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Do. do. do. Balmoral do.
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Do. do. French Calf Walking do.
Do. Shooting Boots with hooks.
Do. Enamel Lace Oxford Shoes.
Do. French Calf do. do.
Ladies' Black Kid Elastic Military Heel Boots.
Do. Bronze do. do. Boots.
Do. Colored Cashmere do. do.
Childrens' Button Cloth Boots.
Do. Patent Leather Strap Shoes.
Youths' Strong Walking Boots and Shoes.
A large assortment of Goloshes of all sizes.
Also, Hand Travelling Portmanteaus.

RICHARD PARTRIDGE,
Bombay.

FOR SALE

AT THE BIBLE SOCIETY'S DEPOSITORY. A Verse of the Esplanade, Hoobsee Talao, BIBLES AND TESTAMENTS, in English, Marathi, Hindustani, Gujerathi, Persian, Portuguese, French, and nearly fifty other languages, principally Eastern and European.

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HOPE HALL, FAMILY HOTEL, MAZAGON.

NUSSERWANJEE SORABJEE & Co., who have taken a lease of this LONG ESTABLISHED FAMILY HOTEL, beg to return their best thanks to those Ladies and Gentlemen who have kindly patronised them during the past year, and who have been pleased to express their satisfaction with the accommodation and attention which they received at the Hope Hall.

NUSSERWANJEE SORABJEE & Co. can adduce no better recommendation for the continued support of the Public than such testimonials from the parties who have honoured them with their patronage.

The House, recently furnished throughout, occupies one of the most salubrious sites in Bombay, is as well adapted for single parties as for families, and is most conveniently situated as regards the Fort, the Byculla Railway Station, and the open country. It is enclosed in a spacious compound, and surrounded by a good garden.

The table is the best procurable in Bombay, and no pains are spared to afford satisfaction in that and every other respect. A plentiful supply of the best Beer, Wine, and Spirits, are always on hand.

Parties visiting Bombay from up-country, and Passengers arriving by the Mail Steamers, will find the Hope Hall a most desirable and comfortable place of sojourn.

Messrs. NUSSERWANJEE SORABJEE & Co. finally beg to intimate that their charges are moderate, and that every effort will be made by them to secure the approbation of all parties who may honour them with their patronage.

Breakfast at 9 A.M., Tiffin at half-past 1 P.M., and Dinner at half-past 7 P.M.

Bombay, 29th August 1861.

BANK OF BOMBAY.

NOTICE IS HEREBY GIVEN, that the Bank will be closed on WEDNESDAY the 24th instant, on account of the Parsee NEW YEAR'S DAY "POPPATEE."

By order of the Board of Directors,
JAMES BLAIR,
Secretary and Treasurer.

Bank of Bombay, 18th Sept. 1862.

NOTICE.

THE undermentioned Establishments WILL BE CLOSED on WEDNESDAY, the 24th instant, on account of the Parsee POPPATEE HOLIDAY :—

For the Oriental Bank Corporation,
JOHN SKINNER,
Agent, Bombay.

For the Chartered Mercantile Bank of India, London, and China,
R. D. PEEBLES,
Acting Agent, Bombay.

For the Chartered Bank of India, Australia, and China,
G. RAMSAY WILSON,
Sub-Agent, Bombay.

For the Central Bank of Western India,
EDWIN HEYCOCK,
Manager, Bombay.

Bombay, 18th September 1862.

NOTICE.

ALL Out-standing Debts due to MRS. SOPHIA TAFF, unless paid on or before the 1st of October next, will be placed in the hands of her Solicitor for recovery, without any further notice being given.

2nd September 1862.

NOTICE

IS HEREBY GIVEN that JUNORDHUN SADASEWSETT, of Bombay, Hindoo Inhabitant, has contracted and agreed to sell all that Piece or Parcel of Land or Ground with the Messuage, Tenement, or Dwelling-house, with Cook-room, Chawl, three Apartments behind the said House, and a small Bungalow on the north side of the said house standing thereon, situate at Dhobee Talow or Breach Candy Road, without the Fort walls of Bombay, and contains by admeasurement 519 square yards or thereabouts, which said Messuage or Dwelling-house is assessed by the Collector of Assessment under No. 524, and which said ground is registered in the books of the Collector of Pension and Tax under No. 21, and is bounded as follows :—that is to say, on the East by the stable of one Mr. Ardaseer Eduljee Chinoy, on the West by the Public Road or Breach Candy Road, on the North by the passage leading to Jaboolwady, and on the South by the house of Burjorjee Nanabhoy. All persons, therefore, having any claims on the above mentioned premises or any part thereof by way of Mortgage, Inheritance or otherwise, are hereby required to make known the same in writing to Mr. W. H. Chawford, Esquire, Solicitor for the purchaser, at this office, in Military Square, within the Fort of Bombay, within fourteen days from the date hereof, otherwise the purchase will be completed without regard thereto.—Dated this 17th day of September 1862.

BOMBAY GAZETTE PRESS,

27, APOLLO STREET, FORT.

UNDER EUROPEAN SUPERINTENDENCE.

JOB AND BOOK PRINTING
OF EVERY DESCRIPTION.

Copper Plate and Lithographic Printing.

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Bookbinding in all its Branches.

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OFFICE OF THE

BOMBAY ALMANACK AND DIRECTORY.

JUST PUBLISHED.

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(Free by Post to Subscribers, 15s. 8d. in England.)
Rs. 8-12 in India. Post free.

SELECTIONS FROM THE POETRY OF THE AFGHANS, from the sixteenth to the nineteenth century; literally translated from the original Pushto; with Notices of the different Authors, and Remarks on the Mystic Doctrine and Poetry of the Sufees.

☞ The originals of these Poems are contained in the Gulshan-i-Roh, or Pushto Selections, lately published.

Rampart Row. HERBERT & Co.

THE THREE ARMS.

BY Lieut. T. PRENDERGAST B. WALSH, H. M.'s 1st Bombay Grenadier Regt. N. F. and late on the General Staff of the Army. The above book is now appearing in numbers in Messrs. Chesson and Woodhall's Bombay Magazine, and when finished will be presented to the public in the form of a small volume. Price to Subscribers Rs. 10 per Copy. Names will be registered by Messrs. CHESSON AND WOODHALL, and also at the Offices of the *Bombay Gazette* and *Times of India*.

BY THE LAST OVERLAND MAIL.

A CHOICE and select assortment of Alpacca Umbrellas. Impervious to rain.

McCOMBIE AND WRIGHT.

Church Gate Street, Fort.

RED BOOT MART.

JUST received per Steamer *Indore*, another supply of goods (especially to order) comprising—
Gentlemens' Elastic Mismet Clump solid Boots.
Do. do. do. Balmoral do.
Do. do. do. Patent Leather Dress do.
Do. do. French Calf Walking do.
Do. Shooting Boots with hooks.
Do. Enamel Lace Oxford Shoes.
Do. French Calf do. do.
Ladies' Black Kid Elastic Military Heel Boots.
Do. Bronze do. do. Boots.
Do. Colored Cashmere do. do.
Childrens' Button Cloth Boots.
Do. Patent Leather Strap Shoes.
Youths' Strong Walking Boots and Shoes.
A large assortment of Goloshes of all sizes.
Also, Hand Travelling Portmanteaus.

RICHARD PARTRIDGE,
Bombay.

FOR SALE

AT THE BIBLE SOCIETY'S DEPOSIT

COMMERCIAL.

BOMBAY DAILY BILL, SHARE, STOCK, AND FREIGHT LIST.

BOMBAY GAZETTE OFFICE,
Friday, 19th September 1862.

EXCHANGE.

On What Place.	Terms.	Rates.
London Banks	6 months' sight	2s. 0 7-16d.
Do. Credits	Do. do.	2s. 0 9-16d.
Do. Documents	Do. do.	2s. 0¾d. 2s. 0 11-16d.
Calcutta	At sight	100½
Madras	30 days' sight	99½
China	60 Do. do.	220 per $100

SHARES.

Names.	Paid up.	Last Half-yearly Dividend.	Rates.
BANKS.	Rs.		
Agra Bank	500	5 per. ct.	90 pm. with divd
Bombay Bank	1,000	4¼ do.	93 ditto.
Central Bank	250	2½ do.	11 discount.
Commercial Bank	500	3 do.	5¼ premium.
Chartered Bank of India, A. & China	200	2½ do.	2 pr. ct. disct.
Chartered Mercantile Bank of India London and China	250	5 do.	45 pm. ex. divd.
Oriental Bank Corporation	250	8 do.	105 pr. ct. pm.
Madras Bank	1,000	4½ do.	96 pr. ct. pm.
PRESS COS.			
Apollo Press Co	11,000	1,800 per share.	Rs. 21,000 p. sh.
Colaba Press Co	2,700	300 do.	Rs. 3,700 p. sh.
Hydraulic Press Co.	4,000	350 per share	Rs. 200 dis. nom.
Mahableshwar Land & Press Co.	6,000	725 per share	
RAILWAY COS.			
G. I. P. Railway Co. Consolidated Stock	218-3-0	2½ pr. ct.	Par.
do. New £20 shares	87-4-4	2½ do.	Rs. 8 disct.
Bombay Baroda & C. I. R. Co	1,000	2½ do.	Nominal.
SPINNING & WEAVING COS.			
Bombay Spinning & Weaving Co.	5,000	1,000 per share.	Par.
Great Eastern Spinning & Weaving Co.	1,100	.....	Rs. 300 disct.
Manockji Pittit Spinning & Weaving Co.	550	.....	Rs. 175 disct.
Oriental Spinning & Weaving Co.	2,500	450 Rs. p. share.	Rs. 425 pm.
Royal Spinning and Weaving Co.	1,500	.....	Rs. 225 disct.
Victoria Spinning Co.	5,000	.....	Rs. 200 disct.
Bombay United Spinning & Weaving Co.	4,500	.....	Ditto.
Jafar Alee Spinning and Weaving Company, Limited	125	.....	Ditto.
Oomla Spinning Co	5,000	.....	
MISCELLANEOUS.			
Bombay S. N. Co.	500	32 per share	Rs. 100 per sh.
Colaba Land Co.	10,000	Rs. 100	Rs. 14,500.
Tarratie Mill Co.	4,000	.....	Rs. 300 disct.

GOVERNMENT SECURITIES.

Four Per Cent. Transfer Loan		99
" Loan 1838-36	}	94½ to 94¾
" Loan 1842-43		
" Loan 1854-55		
New Five per Cent. Loan		104½
Five and a Half Per Cent. Loan		112½

PRICES OF BULLION, &c.

Sovereigns, each	Rs. 10-4
Bank of England Notes	" 10-3
Spanish Dollars	" 240
Crowns	" 230
Mexican Dollars	" 225
German Crowns	" 213
Five Franc Pieces	" 205
Bar Silver	" 106½
Gold Leaf	" 16-7

FREIGHTS.

London no tonnage offering.

To Liverpool (Cotton) ready	£2 15s.	0d. to £3	7s.	6d.
" (Seed)	£1 15s.	0d. to £2	0s.	0d.
To London (Cotton) ready	£2 12s.	6d. to £3	0s.	0d.
" (Seed)	Nominal.			
To China	} Nominal.			
To Clyde				
To Calcutta and back	Rs. 20 offered.			

PRICES CURRENT (18TH SEPTEMBER, 1862.)

	Per candy.
COTTON at Colaba:	
New Broach, ready	Rs. 405 to 408
New Surat	" 410 to 415
New Dholleras, and Bhownuggur	" 420 to 422
New Oomrawtees	" 405 to 408
New Comptas	" 405 to 410
New Dharwar Sawginned	" 415 to 420
New Barsee, and Nagpur	" 375 to 380
New Varaval	" 355 to 360
Khandeish	" 360 to 365
New Persiaus	" 375 to 380
New Acolas	" 415 to 420
New Mangalore	" 370 to 375
OPIUM—Malwa, Rs. 1,560 to 1,565.	
SEEDS—Linseed, Candeish...at Rs.	7-6 to 7-6½ per cwt.
Rapeseed, Gamroo	" 8½ to 8¾ nominal.
Gingelly mixed (Black and White)	" 38 to 39 nominal.
Niger (Nominal)	" 40 to 41 nominal.
	" 27 to 28

OPIUM MEMORANDUM FOR THE WEEK ENDING TUESDAY, 16TH SEPT. 1862.

PASSES GRANTED.

Years.	Up to 29th Aug. 1862.		Total.
At Indore.	Chests.	Chests.	Chests.
For 1860-61	...	...	*40,703
" 1861-62	26,150	...	26,150
At Ahmedabad.			
For 1860-61	...	...	*4,166
" 1861-62	42	...	42

IMPORTED INTO BOMBAY.

Years.	Up to 9th Sept. 1862.	From 10th to 16th Sept. 1862.	Lost on the Road.	Total Imported.
At Indore.	Chests.	Chests.	Chests.	Chests.
For 1860-61	24,910½	1,121	70	*40,054
" 1861-62			71	25,031½
At Ahmedabad.				
For 1860-61	...	...	18½	*4,148½
" 1861-62	42	...	...	42

EXPORTED BY SEA.

Years.	Up to 9th Sept. 1862.	From 10th to 16th Sept. 1862.	Total.
At Indore.	Chests.	Chests.	Chests.
For 1860-61	40,547½	65½	40,411
" 1861-62	20,403	1,791½	22,554½
At Ahmedabad.			
For 1860-61	4,010½	17½	4,028
" 1861-62	16	...	16

DETAIL OF EXPORTS FROM 10TH TO 16TH SEPT. 1862.

Of the Season 1860-61.

Per Steamer *Orissa*	Chests	7
Per Steamer *Indore*	"	74
Of the Season 1861-62.		
Per Steamer *Orissa*	"	522
Per Steamer *Indore*	"	1,550½
Total		1,873½

N. B.—The Opium Season year commences from 1st October and ends with 30th September.

* During the whole Season.

(Errors excepted)

E. L. JENKINS,
Actg. Deppy. Commr. of Customs, Salt, and Opium, P. D.
Bombay Custom House, 17th September 1862.

BANKS.

ORIENTAL BANK CORPORATION.

BOMBAY AGENCY.

EXCHANGE.

THE CORPORATION grant Drafts on London on *Demand*, and at from one day to six months' sight, and Drafts on Scotland and Ireland on demand; also Circular Notes negotiable in Egypt, Syria, the Continent of Europe, New York, the West Indies, Australia, New Zealand, and the Cape of Good Hope.

The Current rates of Exchange are :—

On London at 6 months' sight	.....	2s. 0d.	per Rupee.
" 4	do.	1s. 11¾d.	do.
" 3	do.	1s. 11¾d.	do.
" 2	do.	1s. 11¾d.	do.
" 1	do.	1s. 11¾d.	do.
" on demand	.....		
On Scotland	do.	1s. 11¾d.	do.
On Ireland	do.		
On Paris, at 3 days' sight	.....	1s. 11½d.	do.
Circular Notes payable throughout Europe		1s. 11¾d.	do.

No Drafts at six months' sight are granted for sums under £50. Sums under £20 are only drawn for on Demand.

Drafts are also granted on Calcutta, Madras, Ceylon, Hongkong, Singapore, Mauritius, Melbourne, and Sydney.

The Corporation purchase or collect Bills payable in Europe or in Calcutta, Madras, Ceylon, Hongkong, Singapore, Mauritius, Melbourne, and Sydney.

DEPOSITS.

The Corporation receive Deposits on the following terms :—

Repayable on demand, in sums of Rs. 100 and upwards ..... 2 per ct. per annum.

Do. in one sum, at 3 months' notice ..... 3 " "

Do. do. 6 do. ..... 4 " "

Do. do. 12 do. ..... 5 " "

No interest allowed on Deposits under Rs. 1,000, nor on deposits over Rs. 50,000, unless by *special arrangement*.

REMITTANCE.

The Corporation undertakes to remit Money to Europe by each Overland Mail, free of charge.

Parties are requested to make all Orders or Hoondies payable to "*The Oriental Bank Corporation or Order*," and to state distinctly the names and address of the person to whom the Remittance is to be made, *(if to a Lady, her Christian name or names in full,)* and the sight at which the Bills are to be drawn

COMMISSION.

The rate of Commission charged by this Agency on the purchase or sale of Government Securities negotiable in Bombay, is ¼ per cent. on the amount invested or realized, and on the collection of Bills, one per cent. and Postage.

The Corporation take charge of Government Paper, Shares in the Bank of Bombay, and other local Stocks, free of all charges, and will draw Interests and Dividends on the same as they fall due, on the following terms :—

If to be remitted through the Corporation ..... Without charge.

If to be paid in India, a Commission will be charged of ..... ¼ per cent.

On returning Government Paper out of safe custody ..... ¼ per cent.

Hours of business ..... 10 to 4 o'clock.

Saturday ..... 10 to 1 do.

KURRACHEE SUB-AGENCY.

Messrs. Finlay and Co. will grant Drafts on the Corporation and negotiate Bills payable in London and Bombay.

Bombay, 1st May 1862.

THE AGRA AND UNITED SERVICE BANK, LIMITED.

ESTABLISHED IN INDIA 1833.
Incorporated by Royal Charter.

HEAD OFFICE ..... LONDON.
BRANCHES AT CALCUTTA, BOMBAY, MADRAS, AGRA, LAHORE, KURRACHEE, UMRITSUR, SHANGHAI, HONG-KONG and EDINBURGH
SUBSCRIBED CAPITAL, £2,000,000 (TWO MILLIONS STERLING.)
PAID-UP CAPITAL, £1,000,000 (ONE MILLION STERLING.)
RESERVED FUND, £200,000 (TWENTY LAKS OF RUPEES.)

THE BOMBAY MANAGER of the AGRA AND U. S. BANK, LIMITED, is authorised to draw on the undermentioned Establishments :—

THE LONDON & WESTMINSTER BANK.
THE ROYAL BANK OF SCOTLAND (and Branches).
THE NATIONAL BANK OF SCOTLAND (and Branches).
THE NATIONAL BANK (IRELAND) (and Branches.)
THE BOMBAY BRANCH, makes advances on the pledge and deposit of Government Paper, and Loans are granted to Officers in the services on approved Security, and to Regiments for Regimental purposes.

The Bank grants Circular Notes negotiable in Egypt and the Continent of Europe. The following are the current rates of Exchange :—

On London at 6 months' sight	.....	2s. 0d.
" 4 months' sight	.....	1s. 11¾d.
" 3 months' sight	.....	1s. 11¾d.
" 2 months' sight	.....	1s. 11¾d.
" 1 month's sight	.....	1s. 11¾d.
" On demand	.....	
On Scotland	.....	1s. 11¾d.
On Ireland	.....	
Circular Notes	.....	1s. 11¾d.

The London General Manager will generally, if desired, be prepared to discount the Bank's Bills at the current rate of the day.

The Bank purchases Bills and grants Drafts payable at Calcutta, Agra, Madras, Lahore, Kurrachee, Umritsur, Hong-Kong, and Shanghai.

INTEREST ALLOWED.

1. On Floating, or Current Deposits, payable on demand of not less than Rs. 1,000 or more than Rs. 50,000 2 per cent. per annum.

2. On Fixed Deposits at 3 months' notice, 3 per cent. per annum.

3. On Fixed Deposits at 6 months' notice, 4 per cent. per annum.

4. On Fixed Deposits at 12 months' notice, 5 per cent. per annum.

Fixed Deposits may generally be availed of for the Bank's Bills on London without notice.

Notice of withdrawal can be given at the time of depositing the money, or at any time thereafter.

Interest is credited to Deposit accounts half-yearly.

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

The Funds of all public bodies connected with the Service and of such other Societies as the Directors may consider eligible for the same privilege, will be received by the Bank at its highest rate of interest for the time being, subject to modified conditions.

The Bank reserves to itself the right of paying off all interest Deposits, and of modifying the terms thereof, on giving one month's notice.

Parties making remittances to the Banks should specify distinctly the Account or Accounts to which the same are to be credited. *Accuracy in this respect is particularly desirable.*

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies without charge, and realizes the Interest and Dividends, for which a charge will be made of ¼ per cent.

On returning Government Paper or other Securities out of safe custody, a charge will be made of ¼ per cent.

On the purchase or sale of Government Securities and Bank or other Stock, ¼ per cent.

To obviate disappointment to parties at a distance purchasing the Bank's Bills on England, which might reach them too late for despatch by first Mail, it is hereby notified that the Bank will, whenever so requested, transmit the first of Exchange direct, on being furnished with the correct address of the party at Home to whom the remittance is to be sent.

All Orders or Hoondies should be made payable to the Manager of the Agra & U. S. Bank, Limited, or order, and the letters enclosing them should state distinctly the name of the person to whom the Remittance is to be made *(if to a Lady her Christian name or names in full,)* and the sight at which the Bills are to be drawn.

NOTICE.—The Bank will obtain registry of Promissory Notes of the several Loans of the Indian Government, and enfacement for payment of the Interest in London.

Drafts for interest on such Government Promissory Notes, in the Treasuries of Calcutta and Madras, will be received for encashment at current rates of Exchange, or for realization in India, at the Head Office of the Bank in London, where constituents can also deposit their securities for safe custody.

Parties are requested to address "*The Manager of the Agra and United Service Bank, Limited, Bombay,*" and to make all orders or Hoondies payable to him.

A Branch of this Bank has been lately established at Kurrachee, (Mr. R. R. W. Baker, Manager,) for the transaction of business in all its Branches.

JOHN CARDNO,
Bombay, 20th May 1862. Manager.

CENTRAL BANK OF WESTERN INDIA.

INTEREST ALLOWED.

ON Current Deposit Accounts above Rs. 1,000, and not exceeding Rs. 50,000, repayable on demand, at 2 per cent. per annum.

On Deposits for 3 months certain 3 per cent per annum.
Do. " 6 " " 5 " "
Do. " 12 " " 6 " "

EXCHANGE.

Bills on London, at 6 months' sight 2s. 0d. per Rupee.

Ditto	at 4	ditto	1s. 11¾d. do.
Ditto	at 3	ditto	1s. 11¾d. do.
Ditto	at 2	ditto	1s. 11¾d. do.
Ditto	at 1	ditto	1s. 11¾d. do.
Ditto	sight	ditto	1s. 11¾d. do.

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

COMMISSION.

On the sale or purchase of Government and other Securities 5 per cent. on the amount realised or invested.

The Bank receives Government and other Securities for safe custody, free of charge, the Interest or Dividends thereon being credited to account or remitted home in the Bank's Bills, also without charge.

On Interest, or Dividends, or on proceeds of Securities by Sale, ¼ per cent. commission charged, if the amounts be paid in India, if remitted home by the Bank, no commission charged.

On returning Securities out of safe custody ¼ per cent. Commission.

Hours of business ..... 10 A.M. to 4 P.M.
Saturdays ..... 10 A.M. to 1 P.M.

EDWIN HEYCOCK,
Bombay, 22nd May 1862. Manager.

CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA.

INCORPORATED BY ROYAL CHARTER.

Head Office—No. 20, Threadneedle St., London.
Paid up Capital—£644,000.

London Bankers. { The Bank of England. The City Bank.

Branches and Agencies at Bombay, Calcutta, Singapore, Hongkong, and Shanghai,

BOMBAY AGENCY.

EXCHANGE.

THE Bank's Agency in Bombay grants Bills of Exchange on THE CITY BANK, London, at the following rates, viz. :—

6 months' sight (not under £50) at		2s. 0d.	per Rupee.
6	Do.	at 1s. 11¾d.	"
4	Do.	at 1s. 11¾d.	"
3	Do.	at 1s. 11¾d.	"
2	Do.	at 1s. 11¾d.	"
1	Do.	at 1s. 11¾d.	"
On demand (Head Office)		at 1s. 11¾d.	"

DEPOSITS.

Interest is allowed on CURRENT ACCOUNTS at 2 per cent. per annum, on the daily balances, and on FIXED Deposits, as follows :—

Repayable in one sum, at 3 months' notice, 3 per cent.
Do. 6 do. 5 "
Do. 12 do. 6 "

No Interest allowed on Current Account Balances under Rs. 1,000 nor on Deposits above Rs. 50,000, unless by special arrangement.

REMITTANCE.

The Bank's Agency undertakes to realise Drafts or Hoondies on the Presidency without charge, for remittance to Europe in the Bank's Bills on the City Bank, London.

All Drafts, or Hoondies, forwarded for realisation, to be made payable to the Chartered Bank of India, Australia, and China, or order.

COMMISSION.

On the sale or purchase of Government Paper, Bank Stock and other Securities ¼ per cent. on the amount realised or invested.

The Bank receives Government and other Securities for safe custody, free of charge, the Interest or Dividends thereon being credited to account, or remitted home in the Bank's Bills.

On Interest or Dividends, or proceeds of Securities by sale, ¼ per cent. if the amounts be paid in India, if remitted home by the Bank, no charge.

On delivering up of Securities, deposited for safe custody, ¼ per cent.

Office hours 10 A.M. to 4 P.M.; Saturdays 10 A.M. to 1 P.M.

ANTHONY MORRISON,
September 5th, 1862. Agent.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE.

THE Bank grants Drafts on London, and on Scotland and Ireland, also Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe, at the following current rates of Exchange :—

On London, at 6 months' sight	.....	2s. 0d.	per Rupee.
" 4	do.	1s. 11¾d.	"
" 3	do.	1s. 11¾d.	"
" 2	do.	1s. 11¾d.	"
" 1	do.	1s. 11¾d.	"
" On demand	.....	1s. 11¾d.	"
On Scotland	do.	1s. 11¾d.	"
On Ireland	do.	1s. 11¾d.	"
Circular Notes for the use of Travellers on the Continent and to Europe, Overland, at 1 day's sight	.....	1s. 11¾d.	"

Drafts at 6 months' sight are not granted for less than £50 and amounts under £20 are only drawn for payable on demand.

The Bank also purchases Bills and grants Drafts payable in Calcutta, Madras, Ceylon, Hongkong, Canton, Shanghai, Singapore, Penang, and Mauritius.

Bills collected at any of the above places at an uniform charge including postages, of one per cent.

INTEREST ALLOWED.

On Current Accounts ..... 2 per cent.
On Deposits payable on demand, subject to a commission of ¼ per cent. on amounts withdrawn 4 "
Deposits for 3 months ..... 4 "
Do. do. 6 do. ..... 5 "
Do. do. 12 do. ..... 6 "

No Interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

REMITTANCE.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interest and Dividends thereon on the following terms :—

If to be remitted in the Bank's Drafts, without charge.

If to be paid in India, a Commission will be charged of ¼ per cent.

On returning Government, or Share Certificates out of safe custody, or when sold, on paying the proceeds of such sale in India, a commission will be charged of ¼ per cent. But if proceeds are remitted on the Bank's Drafts, without charge.

Commission charged on purchase and sale of Government Securities and Shares ¼ per cent.

H. D. PRESLAND,
Bombay, 1st May 1862. Acting Agent.

SHIPPING.

BOMBAY.

Departure.

DATE. SHIP. COMMANDER. To
Sept. 18 Telegraph (s) ..... Shepherd ..... Surat.

PASSENGERS SAILED.

Per Steamer *Telegraph*, to Surat,—36 natives.

Commenced Loading.

The following vessels began to load yesterday :—
Ship *Aaron Browne*, for Liverpool.
Ship *Star*, for Calcutta.

DAILY EXPORTS.

BOMBAY, THURSDAY, 18TH SEPTEMBER 1862.

For London.

Celestial Empire.—72 packages Cloves, 89 cwt. 1 qr 12 lbs., 37 chests Indigo, 87 l.. maunds, Mooruguull Boolchund; 50 chests Chundroos, 109 cwt. 22 lbs., Jeatha Sewjee.

For Liverpool.

Mary Stenhouse.—70 bales Cotton, 245 cwt., Dinshaw Bhicajee; 29 bales Cotton, 10¼ cwt., Dossa Damjee; 90 bales Cotton, 315 cwt., Callianjee Ludha; 300 bales Cotton, 1,050 cwt., Eduljee Hormusjee Shapoorjee.

Queen of the West.—100 bales Cotton, 350 cwt., P. and D. Framjee Cama and Co.; 52 bales Cotton, 182 cwt., Dinshaw Dadabhoy Ghandy and Co.; 20 packages Coffee, 22 cwt., Nanabhoy Luckmiram; 500 packages Cloves 608 cwt. 3 qr. lbs., Jeatha Jairaz.

Euroclydon.—105 bales Cotton, 367¼ cwt., Govindjee Doongersy; 40 bales Wool, 120 cwt., 35 bales Cotton, 122½ cwt., Roopchund Dwarkadass; 80 bales Cotton, 280 cwt., Dinshaw Dadabhoy Ghandy and Co.; 275 bales Cotton, 962¼ cwt., Maneck Pandoorung; 150 bales Cotton, 525 cwt.; 30 bales Wool, 90 cwt., Hirjee Khatesy; 100 bales Cotton, 350 cwt., Vuila Lalljee.

Negotiator.—500 bundles Linseed, 250 cwt., Kessoo Waga.

Veritas.—1 bale Cotton, 3½ cwt., Gella Govindjee; 130 bales Cotton, 455 cwt., Goculdass Cullianjee.

Hahnemann.—151 bales Cotton, 528½ cwt., Vurudhman Thackersy; 150 bales Cotton, 525 cwt., Royzee Vurudhman.

Sir John Lawrence.—40 bales Wool, 120 cwt., Roopchund Dwarkadass.

Lady Havelock.—125 bales Cotton, 432 cwt., Dossabhoy Merwanjee and Co.; 60 bales Cotton, 210 cwt., Champsey Sewjee and Co.; 1050 cwt., Ruttigur Dowlutgur.

Peerless.—500 bales Cotton, 1,750 cwt., E. and H. Shapoorjee and Co.

Egeria.—100 bales Cotton, 350 cwt., Heerjeebhoy Ruttonjee; 300 bundles Linseed, 150 cwt., Khimjee Visram and Co.

Inkermann.—200 bags Linseed, 300 cwt., Roopchund Dwarkadass.

Aaron Brown.—200 bales Cotton, 700 cwt., Sorabjee Jamsetjee and Co.; 300 bales Cotton, 1,050 cwt., Hemraz Premjee; 400 bags Linseed, 600 cwt., Roopchund Dwarkadass; 500 bales Cotton, 1,750 cwt., Dulal Naronjee: 500 bales Cotton, 1,750 cwt., Lalljee Dwarkadass.

For Calcutta.

Star.—80 boxes Country Soap, 46 cwt. 4 lbs., 2 barrels Grease, 5 cwt. 21 lbs., G. Burstall and Co.

VESSELS IN BOMBAY HARBOUR.

[c.l. signifies "commenced loading."]

	FOR LONDON.	
1278	Celestial Empire, Murray—M. N. Bhowauggar.	
944	Wings of the Wind, Whyle—Forbes & Co.	
	FOR LIVERPOOL.	
1033	Aaron Browne, Rogers—Dady and Sorabjee.(c. l. Sept. 18)	
1093	Achilles, Manson—John Clover & Co.	(c. l. Sept. 8.)
1060	Beeston Castle, Corney—R. Scovell & Co.	(c. l. Sept. 5)
1325	Euroclydon, Wright—Martin, Young & Co.	(c. l. Aug. 8)
875	Egeria, Storey—John Clover Co.	(c. l. Aug. 7)
1328	Hahneman, Phillips—Reanie, Scovell & Co.	(c. l. Sept. 1)
1306	Ilderman—Coupland & Co.	(c. l. Sept. 16)
865	Lady Havelock, O'Neill—R. Scovell & Co.	(c. l. Sept. 9)
1286	Launcstrian, Pearson—George S. King & Co.	(c. l. Sept. 13)
1017	Negotiator, Hawkins—Reanie, Scovell & Co.	(c. l. Aug. 15)
1233	Norwood, Stapelton—John Clover & Co.	(c. l. Aug. 30)
1569	Oriental, Ballard—Cursetjee Jemsetjee &Co.	(c. l. July 29)
871	Peerless, Major.—Ewart, Latham & Co.	(c. l. Sept. 13)
1435	Queen of the West—Reanie, Scovell & Co.	(c. l. July 23)
919	Rowantree, Lewis—Lyon Brothers & Co.	c. l. Sept. 17)
1090	Sir John Lawrence—B. & A. Hormusjee.	(c. l. Sept. 6)
632	Veritas, Carry—E. Latham & Co.	(c. l. Sept. 1)
836	Victoria Bridge, Pocinston—Ritchie & Co.	
1131	War Cloud, MacKay—Reanie, Scovell & Co.	
	FOR FALMOUTH.	
492	Freya, Major—A. H. Hanschke & Co.	(c. l. Sept. 12)
	FOR MARSEILLES.	
407	Vaillant Basque, LeMert—Volkart Brothers.	
	FOR AKYAB.	
847	Talbot, Spencer—Grey & Co.	
	FOR PENANG AND SINGAPORE.	
261	Dadloy—Nacoda.	(c. l. Sept. 15)
	FOR KURRACHEE.	
425	Tilly (s), Pike—Cursetjee and B. N. Company.	c.l. Sept. 16)
	FOR CALCUTTA.	
293	Bartle Frere, Nacoda.—Hajee Esmail Sidick(c.l. Aug. 27)	
327	Prince of Wales, Nacoda—H. J. Abadin.	(c. l. May 12)
690	Star, Thomas—Tudor Ice Company.	(c. l. Sept. 18)
1250	Witch of the Wave—Brandtsall & Co.	
	NOT FIXED.	
672	Ally, Shepherd—H. E. Cadoo.	
307	Artemisa, Nacoda—Cassum Natha.	
290	Avarat, Nicolo—H. A. Lusti.	
97	Amansthoen, Reyman, L. D. Padua—H. A. L. Cadoo.	
700	Birkby, Purdy—B. and A. Hormusjee.	
283	C. Commercial de Goa, Marie.—Mr. M.R. De Quadros.	
1006	Caduceus, A. Holton—W. Nicol & Co.	
1360	Countess of Elgin, Abbott—Dixon, Hunter & Co.	
435	Coringa (s), Calder—C. and B. E. N. Co.	
650	Duke of Wellington, J. Wetherhall—Comber, Sons & Co.	
1117	Edmund Kaye—W. W. Steel.	
270	Ellesmere, Anderson—W. Nicol & Co.	
1134	Epaminondas, Hemley—Wallace & Co.	
445	Fazel Currim, Nacoda.—H. A. Currim Cadoo.	
834	Forest Queen, Balch—Wallace & Co.	
1249	G. H. Holt, Robinson—W. Nicol & Co.	
974	Glen Monarch, Lewis—Lawrence & Co.	
1354	Herefordshire, Walker—Ewart, Latham & Co.	
1218	Howden, Verril—Pestonjee Cohangeer.	
1108	James Smith, Fervon—W. & A. Graham & Co.	
781	James Kirsay, W. C. Burnett—D. Cornforth & Co.	
908	Kossuth, Barnett—Alli Mohmed Khan.	
1242	Labrador, Quinn—Peel, Cassels & Co.	
511	Lady Frankland, Nacoda—Jairaz Fazel & Co.	
30	Mahomed Bux, Nacoda—Cowasjee Eduljee.	
109	Nasarool Hamed, Nacoda—M. Hussein.	
706	Mayaram Dayaram, Brady.—H. Y. H. Sidick bin H. Dossal.	
818	Missouri, Calhoun—Daly Sorabjee & Co.	
391	Nurbudda, J. S. Tower—Cursondass Vurdass.	
705	Phatel Barrey, Nacoda—H. Esmal H. Hubib.	
150	Royal Victoria, Nacoda—Dinshaw Bhickajee Khan.	
1131	Sir Edward Perry, Jaukins.	
709	The Duke, Hawkins—J. Tennar & Co.	
962	Tybursia, Cook—Wallace & Co.	
980	Ville de Chierbourg, LeMagnon.	

VESSELS EXPECTED AT BOMBAY.

FROM LONDON.

400	Ark.	March 18
731	Brandon, Umfreville.	
936	City of Carlisle, Pentreath.	July 16
783	Clyde, Jourdain—E. Bates & Co.	July 17
1192	Conquerick, Rimslie—W. Nicol & Co.	Aug. 15
766	Coromandel, Thompson—W. & A. Graham & Co.	July 7
501	Caroline Agnes, Ovenstone.	
558	Duke of Northumberland, Brown.	
1047	Daniel Rankin, Rankin.Grey & Co.	July 29.
826	Hidas, Philpot.	Aug. 5
892	Edwin Fox. Maclean.	
766	Empress of India, Thoupson. Peel Cassels & Co.	June 30
1057	Glorians, Valle—Ewart, Latham & Co.	June 12
810	Gosforth, Shaw—Grey & Co.	July 24
	General Havelock, Spowart.	Aug. 5
1112	Her Majesty, Seymour.	Aug. 19
	Hornet, Pryan.	
678	Lady McDonald, Brunell—John Tanner & Co.	
541	Naval Brigade, McEwen—D. H. Cama & Co.	June 20
876	Queen of England, Oates—Ewart, Latham & Co.	Aug. 4
694	Robert Rixon, Brough—W. & A. Graham & Co.	July 12
591	Southern Cross, Bristow.	
1044	Star of India, Morris.	August 2
870	Sydney Eggers, Campbell—E. Bates & Co.	June 15
1004	Walmar Castle, Ormsby.	
1074	Windsor Castle, Fryce—Ritchie, Steuart & Co. (via Colombo) sailed	July 24
	FROM LIVERPOOL.	
1133	Admiral Lyons, Thompson—Lyon Brothers.	June 25
1287	Annot Lyis, Shaw—W. & A. Graham & Co.	June 18
1006	Charger, Smyth—Rennie, Scovell & Co.	July 10
1094	Elizabeth Fry, San—W. & A. Graham & Co.	July 5
519	Early Dawn, A. Yule—Coupland & Co.	
1239	Cimbar, Kopperholdt—Martin Young & Co.	
1342	Fanny Forsyth, Gillon—E. Bates Co.	June 16
1393	Flying Venus, Withycombe—E. Bates & Co.	July 15
1259	Feronia, Hutchinson—W. & A. Graham & Co.	
1564	Harmonides, Moran—Ewart, Latham & Co.	June 19
848	Helen Douglas, McDougall.	July 18
1194	Herald, Smellie.	
952	Indian Queen.	July 29
642	Jalawar, Webster—Coupland & Co.	
1104	Malakoff, Harris.	Aug. 5
650	Moreno, White—W. & A. Graham & Co.	
951	Mornington.	
1075	Natalia, Macguire—Ewart, Latham & Co.	Aug. 14
1081	Palinurus, Tegan—W. Nicol & Co.	July 11
1008	Peerless, Flovin.	June 10
1343	Peter Maxwell, Marshall.	
1272	Protector, Clarke.	Aug. 13
1337	Queen of the Seas, Glendinning—W. & A. Graham & Co.	
578	Ralston, Macfarlane—W. & A. Graham & Co.	June 18
906	Rosalie, Williams—Lyon Brothers.	June 17
483	Rd. Cobden, Randall.	
986	Sillery, McAulay.	May 19
866	Sea Horse, Banks—J. P. Cornforth & Co.	June 30
1160	Talavera, Brown—Coupland & Co.	
983	Trenton, J. Walker—Coupland & Co.	
1785	Tudor, Wherland.	
1320	Uncas, Bosg—Dixon Hunter & Co.	
	FROM BORDEAUX.	Aug. 2
256	D'Artagnan, Groult—Robert Frith & Co.	Aug.
	FROM LIVERPOOL VIA GALLE.	
1030	Albatross, Block.	
1340	Amoor, Potts—Ritchie, Steuart & Co.	June 14
1206	H. S. Soule.	Aug. 5
1045	Palmerston, Wilson—Ritchie, Steuart & Co.	June 2
	FROM LIVERPOOL VIA ADEN.	
1334	Belgravia, Preston.	May 17
850	Clarendon, Martin—Ritchie, Steuart & Co.	
1118	Express, Kelly—John Clover & Co.	April 21
810	James Jardine, Lermont..	April 24
1083	Magnolia, Beyts n.	July 29
	FROM NEWCASTLE.	
858	Bucephalus, Black.	
	FROM STOCKHOLM.	
338	Colerietas—Volkart Brothers.	
350	Diana—Volkart Brothers.	
	FROM CARDIFF.	
795	Cambay, Wilson.	
427	Enterprise, Haynes.	
844	Lucy and Hannah.	
	FROM CARDIFF VIA GALLE.	
998	Atheletæ, Potter.	
1039	Charles, Pollybank.	
712	Speedwell, Willy.	
	FROM SUNDERLAND VIA GALLE.	
1260	Earl of Elgin.	
	FROM SUNDERLAND VIA ADEN.	
809	Albert Edward, Mason.	April 30
	Emma, McKenzie.	Aug. 11
758	Jane, D. Cooper.	
642	Zemindar.	
983	Patterson, Lumble.	July 27
	FROM DAPS OF GOOD HOPE.	Aug. 4
665	John Bright, (s.) Thatcher.	
	FROM LIVERPOOL VIA SEDASHEGHUR.	
486	Harriet Humble, Pearson.	July 29
838	Mogul, McTeggart.	Aug. 2
	FROM THE CLY

INTELLIGENCE.

LATEST.

NEWS FROM ENGLAND TO SEPTEMBER 3.

(Special Telegram for the Bombay Gazette.)

LONDON, *3rd September.*

News from America to 26th August.

McClellan has retreated.

His army is reported united with General Pope's.

General Pope has retreated before Confederates, losing his papers and baggage.

Garibaldi is defeated, wounded, and taken prisoner.

Cotton market still active.

Sawginned, Surat, sold at twenty-six pence.

THE following telegram was the only one quoting Surat Cotton which reached Bombay by the last Mail :—

LIVERPOOL, *August* 19.

Very animated market. Sales 22,000.

Surats, 21¼d.

New Orleans, 24d.

WE have been favoured with the following telegram :—

LIVERPOOL, *3rd September.*

Cotton advanced, and excited.

Broach Cotton to arrive 19¼d.

Shirtings advanced three shillings.

Speculative demand.

BY telegraphic advices received via Galle yesterday, it is reported that the *Swithamley*, Captain Weir, bound from Bombay to Liverpool, was totally lost off Chagos previous to the 30th August. The crew were saved. The *Swithamley* sailed from Bombay on 5th June last, laden with a full cargo of cotton and seeds.

(From the Times of India.)

PARIS, *28th.*

In consequence of difficulties and great embarrassment at Constantinopole, conferences are suspended.

PARIS, *29th.*

Turks after capturing Regenka have seized the heights about Celligine.

PARIS, *31st.*

Italian insurrection seems ended. Garibaldi wounded and taken prisoner. Has been conveyed in an Italian frigate to the hospital of Spezzia. Blockade of Sicily raised.

TURIN, *28th.*

Garibaldi landed at Milet. Several skirmishes with Royal troops near Reggio.

CONSTANTINOPLE, *30th.*

Turks have entered Cellione. Prince Nicolas and Mirko Petrovich said to have fled into Austria.

NEW YORK, *21st.*

Further Confederate successes. General Pope, repulsed by Jackson, is retreating. Jackson reported marching upon Washington.

LIVERPOOL, *29th*, afternoon.

Cotton firm. Orleans 26½d. Sales of the week 9th [?] 1,300.

COMMERCIAL NEWS FROM EUROPE.

Consols, 93¾.

Enfaced Papers, Fives, 10¾.

Specie, 372,000.

Indigo, firm for Oude and Madras.

Sugar, slight improvement.

Rice, steady.

Saltpetre, 9d. higher, closing quiet.

Linseed, extremely firm.

Rapeseed, strong market.

Silk, weak.

Jute, advanced 20s.

Cardiae, firmer.

Shellac, steady deliveries.

Safflower, fair demand, advanced 6d.

Coffee, maintained.

Pepper, steady.

Cocoanut Oil, dull.

Coir Yarn, moderate demand.

Plumbago, quiet.

Tallow, very dull.

Wheat, declined 2d.

Cotton, advanced 2d.

Yarn, 2d. to 3d higher.

Shirtings, advanced 1d. Speculative excitement.

CHINA COMMERCIAL NEWS.

(Special Telegram for the Bombay Gazette.)

HONGKONG, *28th August.*

Patna 756½ dlrs.

Malwa 752½ dlrs.

(By Electric Telegraph.)

GALLE, *17th Sept.* 4-43 P.M.

Per steamer *Columbian*—Opium at Hongkong (Aug. 29) continues in good demand at improved rates.

New Patna 755 dlrs.

Benares 740 dlrs.

Malwa 755 dlrs.

Opium at Shanghai on 18th August.—A fair business had been done at slightly higher prices.

Malwa 566 taels.

Patna 505 taels.

Exchange at Hongkong.—On London, Bank Bills, 4s. 3¾d. First Class Private Paper, 4s. 7d. Bombay, Rs. 222. Calcutta, Rs. 221½.

Exchange at Shanghai had gone down; on London, Bank Bills, 4s. 3d.

Credits, 4s. 3¼d.

Bombay, Rs. 203.

Cotton, owing to advices from England prices have considerably advanced.

Bombay at Canton, sales 209 bales.

Stock 13,237 bales. Several cargoes shipped to Great Britain.

Old good to fine, taels fourteen-nine to fifteen-three.

Medium to good, fourteen-four to fourteen-eight.

Common, thirteen-nine to fourteen-three.

New good to fine, taels fifteen-three to fifteen-seven.

Medium to good, fourteen-eight to fifteen-two.

Common, fourteen-four to fourteen-seven.

Rice, demand in the North, has decreased and prices have gone down.

Bengal, dlrs. two-thirty cents. to dlrs. two-forty cents. per picul.

LOCAL.

RIFLE ASSOCIATION OF WESTERN INDIA.—In consequence of the postponement of the Races at Poona, the meeting of the Rifle Association of Western India will also be put off, until the 29th, 30th, and 31st of this month.

WE notice that the health of the Town has considerably declined during the last week. The casualties from cholera being very much higher; while the deaths from fever have increased. The total number of deaths during the past week amounts to 305 against 254 of the preceding week; and against 228, the average of the preceding ten years. The following is a classified table of the casualties :—

EUROPEANS.		PARSEES.	
Cholera	0	Cholera	1
Other diseases	4	Fever	3
INDO-EUROPEANS.		Other diseases	8
Cholera	0	JEWS.	
Fever	1	Cholera	0
Other diseases	1	Other diseases	2
HINDOOS.		NATIVE-CHRISTIANS.	
Cholera	16	Cholera	2
Small-pox	0	Other diseases	8
Fever	90	NEGRO-AFRICANS.	
Other diseases	64	Cholera	1
MUSSULMANS.		Other diseases	2
Cholera	22	UNKNOWN RACE.	
Small-pox	0	Cholera	0
Fever	33	Other diseases	0
Other diseases	42		

SUMMARY OF CHIEF DISEASES.

	deaths.	mean.
Small-pox	0	1
Cholera	40	8
Measles	0	0
Fever	137	111
Nervous system	18	11
Respiratory system	25	23
Vascular system	0	0
Alimentary system	35	34
Urinary [illegible]	30	23

INSOLVENT DEBTORS' COURT.

Notice is hereby given that the petitions of the several Persons hereunder named and described have been presented to the Court for the relief of Insolvent debtors, Bombay, praying respectively, for the benefit of the Act made and passed in the eleventh year of Victoria, Chapter XXI. :—

Suttabhamabaee, Widow of the late Crustna Sugeeon, and Narrayen Atmaram, the first is a pensioner of the Warden's Official Fund, and the second a clerk in the Brigade Major's office; date of petitions filed, 5th September 1862.

Bhicoo Runsord Dulvi, a clerk in the G. I. P. Railway Company's office; date of petition filed, 6th September 1862.

Ragoo bin Hurjee, a gardener; Ruma Walloojee, Jadow, a labourer; date of petitions filed, 8th September 1862.

Underjee Currumchand, a broker; date of petition filed, 9th September 1862.

Dhondee Sayajee, Sayajee Dhondee, Moroo Dhondee and Pandoo Dhondee, tailors; date of petition filed, 11th September 1862.

Ebramjee Essoobjee Mamsa, unemployed; Dajeeba Gunsett, Narrayen Luxumonsett, and Zimoo Antajee, the first two are goldsmiths; Nowrojee Framjee, unemployed; Dadoo Meeya bin Abdoola Gunee, a batler; date of petitions filed, 13th September 1862.

Nasserwanjee Dorabjee, a dealer in sundry articles; Narrayen Balsett, goldsmiths; Ebram Hassum, Moosa Ebram, and Allana Ebram, fruit dealers; Charles Watson, unemployed; Goura Cushan, a courtezan; Edward Elliott, solicitor of the late Supreme Court; date of petitions filed, 15th September 1862.

Order, in the matters of the abovementioned Insolvents' petitions, that the real and personal Estate and Effects of the said Insolvents be vested in the Official Assignee of this Honorable Court, under Clause VII. o the said Act, have been duly made.

Days appointed for hearing the petitions of the undermentioned Insolvents.

Dadoo Meeya bin Abdool Gunnee, Nusserwanjee Dorabjee, Underjee Currumchund,—1st Monday in October next, at 11 o'clock.

Ragoo bin Hurjee, Ebramjee Essoobjee Mamsa, Gowra Cushan, Rama Walloojee Jadow, Nowrojee Framjee, Edward Elliott, Abdool Hussun Sallojee, Sattabhamabaee, widow, and Narayen Atmaram, Mahomed Sallay vullud Shaik Abdoola Chuffuray, Baba vullud Shaik Adum Sownusker, Abdool Gunny Shaik Ahmed Burwaray, Cumroodin vullud Abdool Gunny Dingunker, and Baba vullud Shaik Ahmed Moozaver, Memon Osman Mahomed Joosa Mahomed, Hoorbaee and Hanipha Cusban, Dajeeba Gunsett, Narrayen Luxumonsett, Narrayen Balsett, and Zimoo Antajee, Hajee Essa Allee,—3rd Monday in October next, at 11 o'clock.

The abovenamed Insolvents have filed schedules of their debts, estates, and effects in my office. Opposing creditors must file their claims, verified by affidavit, and by the usual fees, at my office, at least three days before the hearing.

ALEXANDER SANGSTER,
Acting Clerk of the Court.

Court House, Clerk of the Court's Office, Fort, Bombay, this 16th day of September 1862.

BOMBAY POLICE INTELLIGENCE.

FORT POLICE OFFICE.—THURSDAY, 18TH SEPT (BEFORE W. CRAWFORD, ESQ.)

THEFT BY AN OLD OFFENDER.—Yenaith Essoob was charged with stealing two Degogees of the value of one rupee and twelve annas, the property of Kessow Gungadhur on the 17th instant.

Police sepoy No. 507 stated, that about ten o'clock on the 17th instant he saw the prisoner with the two Degogees under his arm coming out of the prosecutor's shop. He seized him when the prosecutor indentified them.

Prosecutor said that on the day in question he was sleeping in his shop, and on being awakened by a policeman discovered that the prisoner had been taken into custody and the articles described found in his possession. They belonged to him, prosecutor, and were of the value of Rs. 1-14.

Another witness stated that he had surprised the prisoner while in the act of stealing the things, upon which he ran away when he was seized by a police sepoy with the articles under his arm.

The prisoner made no defence.

His Worship convicted the prisoner, and as he was proved to be an old thief, he sentenced him to be imprisoned in the House of Correction for three months with hard labour.

MEETING IN AID OF THE DISTRESS IN LANCASHIRE.

PURSUANT to notice, a large and influential public meeting of the inhabitants of Bombay was held in the Town Hall on Wednesday afternoon last, for the purpose of considering the best means of assisting to alleviate the present great distress among the Mill-hands of Lancashire. SIR BARTLE FRERE, K.C.B., GOVERNOR OF BOMBAY, occupied the Chair. The attendance, especially of Europeans and Parsees, was large; and we observed among those present, Sir A. Grant, Bart., the Hon'ble Rustomjee Jamsetjee Jejeebhoy, Brigadier Liddell, the Hon'ble H. Lewis, Rev. Dr. J. Wilson, Colonel H. J. Barr, The Hon'ble W. E. Tristram, Rev. W. K. Fletcher, Rev. Dr. M. Mitchell, Rev. R. Colvin, Captain Barker, I. N., Dr. M. Stovell, the Hon'ble M. H. Scott, Major Shaw, Dr. R. S. Sinclair, Captain Young, I. N., Captain Chitty, Colonel French, Rev. J. D. Gibson, Captain T. Leith, Dr. F. S. Steadman, Major Coley, Rev. G. Bowen, Dr. Collum, Major A. H. Curtis, Dr. A. G. Fraser, Dr. H. Miller, Dr. T. Diver, Dr. W. Campbell, Dr. J. Peet, Dr. G. Birdwood, Dr. Thom, Major Malcolm, Dr. Bhawoo Dajee, Dr. Whewell, Major Wray, Colonel Lynch, Major Merewether; Messrs. W. R. Cassels, H. Brooke, W. T. Roper, J. Blair, W. H. G. Dunlop, J. A. Forbes, M. J. Shaw Stewart, C. Forjett, Hormusjee Wadia, Bhugwandass Purshotumdass, Petamber Nanabhoy, Cullianjee Sewjee, Goculdass Tapsell, Vishwanath Narayen, Gungadass Kessordass, Dhunjeebhoy Carsetjee Shroff, Limjee Manekjee, Venayek Wassudevjee, Varjeevandass Madowdass, &c &c.

The Sheriff having read the notice convening the meeting, His Excellency Sir Bartle Frere took the Chair and opened the business by reading the following letters of excuses from the Catholic Bishop of Bombay, the Hon'ble Juggonath Sunkersett, and Sir Jamsetjee Jejeebhoy Bart. :—

From Poona from the Roman Catholic Bishop of Bombay to the Chairman of the Lancashire Meeting, Town Hall.

The invitation letter received only now, at eleven, on my return from Sholapore.

Express my regrets that I cannot attend.

TO THE PROVISIONAL COMMITTEE FOR THE RELIEF OF THE DISTRESS IN THE COTTON DISTRICTS OF GREAT BRITAIN, Bombay.

GENTLEMEN,—I beg to acknowledge the receipt of your printed memo. dated the 13th instant, and to state, in reply, that it will afford me sincere pleasure to have my name included in the list of the Committee to be nominated at the General Meeting which will be held in Bombay on the 17th idem, for the purpose of concerting measures for the relief of the distress in the Cotton Districts of Great Britain.

I beg you will, at the same time, communicate to the General Meeting, the expression of my extreme regret at my inability to be present to take an active part in the proceedings of the meeting. I should have much liked to be present on such an important occasion, but my numerous unavoidable engagements here prevent my leaving Poona just now, nevertheless I heartily approve, and shall not fail to take a deep interest in the object of the meeting, which is one that should enlist the sympathy and evoke the aid of all men. It is really very painful to contemplate the distress now prevailing and endured by our fellow-men in Great Britain, and it should touch the hearts of all who hear of it, and induce them, especially those cotton merchants of Bombay who have realized princely fortunes during the recent cotton crisis, to give liberally from their abundance that pecuniary aid which the necessities of the poor sufferers so urgently demand. And we should do this the more readily, from having witnessed the munificent liberality with which the people of England came to the aid of the people of the North-West Provinces, when suffering recently from a disastrous famine. It is now clearly our turn to reciprocate their generous kindness, and I sincerely and earnestly hope and trust that the appeal for aid now made upon us will be responded to in a spirit of liberality worthy of the occasion. I beg to remain, Gentlemen, yours very faithfully,

JUGONNATH SUNKERSETT.

Poona, 16th September, 1862.

HIS EXCELLENCY SIR H.B.E. FRERE, K.C.B., Bombay.

Fountain Hall, *16th September* 1862.

MY DEAR SIR BARTLE,—As I shall not be able to attend the public meeting in Bombay in aid of the distressed operatives in Lancashire and other manufacturing counties, at which you are to preside, I write to you as I would wish to express my hearty concurrence in the object for which the Meeting has been convened.

The cause is one which must call forth the cordial sympathy of all who are acquainted with the fact that whole families have been from no fault of their own brought to a state of great destitution and are here suffering.

I had an opportunity, when in England, of seeing something of this useful class of our fellow subjects, at a time when they were in circumstances very different from those to which they are now reduced, and this perhaps enhances the feeling of painful interest with which I regard their present condition,—Believe me to be, My dear Sir Bartle,

Your most faithful servant,
JAMSETJEE JEJEEBHOY.

SIR ALEXANDER GRANT said,—

Sir,—The resolution which your Excellency has called upon me to propose is as follows :—"That this meeting wishes to express its most heartfelt sympathy with the distress at present prevailing in the cotton manufacturing districts of Great Britain, and its admiration of the patience and fortitude with which suffering and privation are being borne by the operatives." Sir, having been requested to move this resolution, I do so with a deep sense of the responsibility of the duty which has been assigned to me, I am only sustained by feeling that the resolution requires no advocacy, as in its own words it must earnestly commend itself to every mind. This large meeting, Sir, is evidently the representative of no one section, but of all classes in the Island of Bombay. And I think that the very fact of such a meeting coming together for its present purpose is very striking and remarkable, and ought not to be passed over in silence. It is really an historical fact of no small importance, that during your Excellency's administration the inhabitants of an Indian city should be assembled for the purpose of expressing their sympathy with the sufferings of a distressed class of workmen in a certain district of England. We must consider, in the first place, the immense distance which intervenes between the two countries. Our familiarity with the admirable system of communications now existing should not blind our eyes to the fact that, more then 7,000 miles separate us from those localities whose condition has called us together. Again, consider the long period in past history during which England and India were entirely shut out and excluded from all knowledge of each other. England for a thousand years, since the first records began, remained a barbarous island cut off from the civilized world. For a thousand years later, India remained shut up in a congenial seclusion, living in a dream of theology and metaphysics, with absolutely no knowledge of external nations or communications with them. And now what a contrast! These two countries once so utterly separate, are now bound together as the component parts of our great empire. England, that one barbarous island, is now importing the refinements of modern civilization to India. And India, once so shut up in herself and so indifferent to all that happened beyond her own limits, is now extending thoughts of sympathy and the right hand of succour to a portion of the English people. All this appears to be a circumstance of the happiest augury; and I think that every one who in any way identifies himself with Bombay must feel a certain degree of pride in the honorable position that Bombay takes up this day. The meeting may surely be said to testify, not only to the commercial importance of Bombay, but also to the intelligence and right feeling of the community. And if in the present circumstances Englishmen have led the way, they have been, I believe, readily followed by the natives of the country. In one way this meeting may be regarded as an echo of these words of sympathy and gifts of generosity which less than two years ago came forth from England on behalf of the famine-stricken peasantry of the North-West Provinces. Those words and acts are now reciprocated, and such a reciprocity between the inhabitants of a dependency and those of the Sovereign country shows a moral relationship of the highest value. But this relationship is common to the whole of India and is not peculiar to Bombay. To the Presidency of Bombay, it is peculiar to have a closer tie than other parts of this country with Manchester and the cotton manufacturing districts. We cannot disguise from ourselves the fact that the same dispensation of Providence which has brought calamity and distress upon those districts, has brought an unforeseen tide of wealth and prosperity upon Bombay. From the same fountain sweetness and bitterness have flowed. And if Bombay now comes forward to offer part of her gains in relief of that poverty which has resulted from the same cause which has given her riches, she does so rightly, partly as a thankoffering to the Giver of all worldly goods, and partly from a commiseration at the sight (brought as prominently before her) of very severe sufferings, very nobly endured. Let us consider the character and condition of the person on whom this calamity has fallen. Sir, I once heard great wonder expressed by a native of this country as to how we could possibly get on in England. "For," he said, "in England you have no coolies to do your work." Sir, if I was to say that the persons in whose behalf we are assembled were a section of the coolies of England, it would be felt at once that I was using an inadequate expression, and yet these are a portion of the labourers of England; they are a portion of those who by their skill, and labour (recently I might be said, these mechanics form the strength and stamina of the country, and on them to a great extent the wealth and prosperity of England depends. But every one feels in a moment that these are coolies of a larger growth. They are broad browed men, endowed with manly independence and self-respect. They are rough in manners, and not learned in books, but they possess much of that best and most essential kind of education which consists in pursuing an honest calling amidst free political institutions. The pay of these labourers may be said to take an Anglo-Indian mode of reckoning, to have averaged in good times from 30 to 60 Rupees a month. In addition to this amount of wages received by a full grown man, the children in each family, girls as well as boys, were employed in the factories at lower rates of pay, which all contributed to the good of the family. Thus a high amount of comfort, respectability, and affluence was enjoyed by these people. They were proud in their bearing. Most of them had saved money. And they, before all things, scorned the idea of eating the bread of charity, and especially of condescending to live as paupers in the public poor-house. But all this is changed; the American war, which no man could foresee, has deprived the cotton miles of the raw material necessary to them. Price has risen, the mills began working half time, then two days in the week, then many of them ceased working altogether. In Manchester alone, by the last accounts, eleven thousand workmen were totally without employment and fifteen thousand more were working half time. Gradually, during the past year and a half, the real force of the blow has made itself more and more felt. These once so prosperous labourers have exhausted by degrees their little savings—they have next been obliged to sell their furniture—soon nothing but the hand of charity can intervene to save them from starvation and death. In the meanwhile all testimonies concur in saying that these men have borne their sufferings in the most exemplary manner. Those who have still had employment have contributed generously for the relief of those who were out of work. All have done their best to struggle on, and they have uttered no unavailing complaints and have exhibited no frantic violence. I think one point which we ought most particularly to notice, is this, that the patience of the Lancashire weavers is not the patience of fatalism. Their fortitude is not the fortitude of passive despair. Fatalism in many countries produces quietude of demeanour. The sufferer folds his hands and says that God is great, and resigns himself even perhaps at a moment when a little energetic exertion might have changed his lot. But my distressed countrymen are far from any feeling of this kind. They are men of great natural force and promptitude of action. They or their fathers have shown are now that on any suspicion of injustice they would be ready by the greatest violence to vindicate their rights. These men are only quiet now because their reason is convinced. They are satisfied that no injustice has been done them—and though a great calamity has come, they do not rise in blind anger, as such strong and rough men might have been expected to do; were it not that they are restrained by some of the most noble qualities that man can possess, intelligence, justice, and respect for law, the kind of reasonings that pass through their minds, may, I think, be exemplified by a mention of the nearest approach to violence, which they have as yet manifested. At one of the manufacturing towns it was suggested by some evil-disposed persons, that the workmen out of employment should forcibly stop work in those mills which were still going on, "for," they said, "these mills by working keep up the price of cotton." The proposition appears to have been seriously discussed, but probably the economical fallacy involved in it was too glaring to be accepted by men whose judgment has been trained by many a struggle and discussion upon wages and labour. They probably saw on consideration that it would be absurd to stop mills, in order that more mills might be able to work, and that, under the circumstances the high price of cotton was their best source of hope for the future, for it would stimulate the production of fresh cotton and its transmission to England. Probably the mechanics saw this, but at all events they resorted to no violence. They stayed their hands and went sorrowfully to their homes. And now I am sure that every one here will agree that the spectacle of these suffering and enduring men calls both for our pity and our admiration. The worst unfortunately has not yet arrived; the rigours of winter will soon attack those whose poverty, unless relieved, will render them defenceless against excessive cold. And it is only too probable that a deficient harvest in England may increase the horrors of their situation. Some think that the crisis will have been removed by importations of cotton from India. If our good will could produce this result, there is no doubt it would be effected. But in reality such a thing depends on causes beyond human power to control immediately. It must be regulated by general laws of commerce and of politics. But if Bombay cannot in this sense suddenly come to the aid of the Lancashire mechanics, she can by the expression of her sympathy, and the offer of her bounty, do what will be highly honourable to her, and what will be received in England with feelings of grateful acknowledgment.

DR. MURRAY MITCHELL in seconding the resolution said: I have the honor to second the motion that has just been made. The main points bearing on the motion have been so clearly put by Sir Alexander Grant that I might well content myself with simply expressing my concurrence in all that has been said. But the topic is a very inviting one; and I cannot resist the desire of occupying a few minutes with some additional remarks. The motion calls for an expression of sympathy with the distress, and admiration of the manner in which it has been borne. It seems hardly possible to conceive a case better fitted to awaken sympathy, whether we consider the extent of the distress or severity—the wide surface it covers, or the depth to which it reaches. The manufacturing population of Great Britain is generally estimated as falling little short of five millions. It is then, a nation that has been visited with this crushing calamity, and no small nation—a number little less than twice the population of Scotland. Unfortunately, when we begin to talk of millions, the mind loses itself in the vague vastness of the idea; so that the very magnitude of the calamity makes it difficult to realize it and appreciate it. I am convinced, Sir, that if Bombay shall fail, if India shall fail of doing its duty in this great calamity, it will not be for want of heart—it will not be from selfishness and indifference; but from the difficulty of really comprehending the character, and the awful magnitude of this overwhelming visitation of Divine Providence. What, Sir, was the position and the character of the manufacturing classes before this calamity befel them? It used to be held by many that with the progress of manufactures the working classes would deteriorate. Well, physically in mere bone and muscle—the manufacturing workman may not be equal to the man who breathes the fresh country air as he follows the plough, but in intelligence the manufacturing classes are greatly superior to the agricultural, and in moral character they are, to say the least, not inferior. Especially of late years the character and condition of the manufacturing classes have been rising. They have been becoming more and more careful and provident; they like to have a little hoard in the Savings Bank, to see their wives and children respectibly dressed, and to have their dwellings tidy and neat. When this awful calamity first overtook them, we did not hear so much about their sufferings as we had expected, But why? One reason was this—, and it was most honorable to the operatives—they fell back on their little savings,—these were first spent;—then on the ornaments and their dwellings and on the nicer articles of household furniture. Each of these had its history; a whole host of touching memories clustered around them;—this was a watch, or other heirloom handed down in the family for generations—this other was a keepsake given by a dying parent or child, from which they had hoped only death would part them—this third was a present given on their wedding-day—and so on. Each memorial was dear to the heart far beyond its money value. No matter; each and all must go. The parent, perhaps, might have tried to battle against it a little longer; but the famished children were crying for bread, bread; and so the comfortable house was stripped day by day till little but the bare walls remained. With a terrible heart-breaking regularity, distress and gaunt famine knocked at the door, demanding another and still another sacrifice, and the sacrifice was made, "in all the silent manliness of grief." And then they applied for relief? No—not yet. The cry was not, *give us bread*; it was this—*Can you give us work? any work, the poorest, meanest work?* They were ready to do any thing that was not wrong—to break stones on the public road—to sweep the streets—if only they and their offspring could obtain food. And with regard to those of a rather higher class who could not well do this, I read a sentence in a Manchester paper that contains a world of painful meaning, "Many whose outward appearance as yet little indicates what they endure, are literally on the brink of starvation." And how has all this been endured? It has been endured, as it was well expressed in her Majesty's speech at the prorogation of Parliament, "with manly bearing, and with exemplary fortitude." There have been in all that great nation within the nation, no mobs, no riots, no bitter complaints against their masters, no fierce attacks on the higher classes. There have been meetings for earnest discussion to see if any kind or measure of relief was possible, and at these meetings both masters and workmen have taken part, but all has been conducted in a most serious and friendly spirit. Writers on the Continent, some of them not particularly friendly to Great Britain, have been loud in the expression of their surprise and admiration, and well they may. History indeed can point to few spectacles more truly noble than is the attitude of the manufacturing classes of Great Britain at this hour. One feels his heart swell within his breast when he thinks that these patient sufferers are his countrymen and countrywomen, or at least, what all now present can proudly say, our fellow subjects. Sir, mere physical courage, the fiery valour that mounts the deadly breach or marches to seek death at the cannon's mouth is high, is admirable in its place, higher still is that courage which awoke the admiration of the French leader in the Crimea when the British line stood, as he expressed it, "like a wall," that could be battered down, but would not, could not, move away; but highest, and noblest, and most admirable of all is this quiet calm fortitude, this lasting patience continued through weeks and months of crushing grinding poverty. This is heroism in its sublimest form, not that of heroic daring, but what is higher still, heroic enduring. Yet truly we must not spend too much time even in admiring their behaviour, time presses and we must hasten to relieve their distress. Winter, you have heard, is at hand; and when bitter cold continued for months is added to the sufferings of these famishing and half-clothed multitudes, who can doubt that many must perish? Let us act all the more promptly because of the sad conviction that many may be beyond the reach of aid even before our contributions can go home. It is an appalling thought but it must not paralyse us; let us bow to the will of Heaven where the woe is inevitable, and let us speed on the wings of love to rescue where we can. Sir, the question often occurs to one—what can fully unite the hearts of Britain and India, and make them beat in happy unison? A sense of common interest will do much to secure this most desirable end; but there is another means still more potent. It is after they have been put into the furnace of affliction that human hearts can be best rivetted and welded together. I desire not presumptuously to scan the intentions of Him whose ways are often "past finding out;" but this much I think we may safely say, that Divine Providence is pointing out a path by which India and England may attain a measure of mutual understanding and sympathy and brotherly kindness far greater than yet exists. The path is that of common suffering and mutual benefits. Some fifteen years ago when there was a great failure of the potato crop in Ireland and the Highlands of Scotland, large contributions for the relief of the sufferers were sent home from Bombay and other cities in India, the late Sir Jamsetjee Jejeebhoy, I recollect, subscribed with characteristic liberality: and not a few others, both Parsees and Hindoos did the same. I had often occasion to mention that fact at home. I have mentioned it in the metropolis of the Empire and in the farthest Orkney Islands, and I never did mention it without observing that the response to such a fact was hearty and immediate. So in the day of India's distress, during the famine in the north west, contributions flowed in from Britain in a stream that never ceased until the cry came back from India, "it is enough." These are precious links by which Heaven is uniting the hearts of the two countries. That such opportunities will again occur no one can well doubt. A cotton famine indeed is possible perhaps only once in a generation; and India may never again possess so signal an opportunity of proving the kindness which I doubt not is really in her heart. On the contrary, India may be said, or at least some of her vast provinces, to tremble on the brink of famine year by year, for any season the rain may fail—and if such a calamity should actually occur, then England, I venture to say, will come to India's rescue as nobly I do not say more nobly, for that I do not believe to be possible—but as nobly as she did before. Let us then hope that even this grievous calamity, when rightly understood and applied, may prove a sure but salutary discipline capable of yielding the most precious fruits. And if one of these fruits should be that England and India shall henceforth have their hearts more firmly cemented together, so that they shall rejoice in each other's joy and sorrow in each other's sorrow, and be ever mutually blessing and blessed, then we shall be able to look back even to this time of deep distress with some measure of comfort, and feel that to reach a goal so inestimably precious, we could consent to be led by a path of almost unexampled sorrow. Now then, in the hour of Britain's great distress, is India's opportunity—not so much, as some might say, of amassing gold and silver—but of binding the heart of Britain to herself by a golden chain of gratitude and love, the sacred links of which no time or circumstance, no chance or change, shall be able to tear asunder.

MR. WALTER CASSELS said,—The Resolution which I shall have the honour of submitting for your approval is closely connected with that which has just been adopted, for the sympathy which we have expressed does not proceed from empty sentimentality, but is based upon higher, and more practical considerations. The plain unvarnished tale of suffering, so nobly and patiently endured, is, I am sure, sufficient to enlist your best sympathies in favour of the distressed Lancashire operatives, and the simple statement of their case would doubtless have secured your cordial support. But there is a temptation to plead, with generous persistence, the cause of men who have never clamorously urged it themselves, whose distress, caused not by their own errors but by the, shall I say, foolish policy of others, has never broken out into noisy complaint, and whose heroic silence, therefore, others may well be pardoned for translating into speech. No one unacquainted with our great manufacturing districts can estimate aright the depth of misery to which the disorganization of the Cotton trade can reduce the poor Factory hands. I have seen some little of it in times of only ordinary difficulty, and I believe that our sympathy and admiration for the fortitude with which the present distress is borne, cannot be exaggerated, not only have they lost their current means of support, but all their hard earned savings have long been exhausted, and many thousands are reduced to absolute destitution at a time when, from a bad season, all the necessaries of life are unusually dear, and winter comes upon them with terrible celerity to aggravate their sufferings. The actual loss in wages to the Factory hands amounts to upwards of 15 lakhs a week; but, notwithstanding this distress, criminal statistics prove the unprecedented fact that there has not been any increase of crime in those districts. This quiet submission to inevitable circumstances, without an attempt to force the nation into any foolish breach of international law, denotes a degree of intelligence which demands our highest respect, but which likewise should increase our pity for sufferings which that very intelligence must render more acute. Here is the strong arm, able and eager for labour, paralysed into the attitude of beggary; the stout heart, beating with its manly English independence, crushed with the sudden sense of utter helplessness; and a class, who have ever cheerfully earned their bread by the sweat of their brow, starved into eating the bitter bread of charity. Shall we not prove to these unfortunate men, by the cordiality of our sympathy, that we in no way class them with mendicity, and by the liberality of our aid that we recognize the absolute claim which misfortune so nobly endured gives them upon every generous and liberal-minded man. Upon no part of the world have they a stronger claim than upon Bombay and Western India. The cotton famine which has been the cause of their distress has been the source of our prosperity; and in the course of the last year, during which their sufferings have steadily and rapidly increased, more wealth has flowed into this Presidency than in any former period of its commercial existence. Whilst, therefore, the operatives of Lancashire have a claim upon all men, whatever their avocations, they have a double claim upon those of this community who, during the past year, have made such vast sums by cotton operations. Their fellow-labourers in Lancashire, who have continued in work, have liberally contributed, out of their scanty wages, for the relief of their less fortunate brethren, and I trust that this community, out of the abundance which they have reaped from these districts, will follow so good an example. It would be an appropriate and effective manner of approximating the actual fruits of our sympathy to the extent of the claim upon this presidency, if our successful cotton merchants subscribed in proportion to their cotton transactions. If they surrendered in so good a cause, for instance, half a rupee upon a bale out of a profit of 50 to one hundred rupees a bale which they have fortunately made, the result would be a worthy contribution for the relief of the distress in those districts from which so much of their recent wealth has been drawn. Such voluntary taxation, upon any adequate scale, would be a noble sacrifice, and would serve as a notable proof that this community deserves its prosperity, and is grateful for its success. I trust that I may be excused for making so direct a suggestion, and, in the hope that our sympathy may soon assume a substantial form, I have the honour of moving the resolution.

Moved by Walter R. Cassels, Esq., Seconded by Dr. Bhaw Dajee and carried unanimously :—"That this meeting recognizes the special claim which the distressed operatives of Lancashire have upon the liberality of Bombay and other parts of Western India connected with the Cotton Trade."

DR. BHOW DAJEE spoke as follows :—In seconding the resolution permit me to ask your indulgence in making a few observations. The object of the meeting has been already indicated and our duty to assist the starving workmen of Lancashire and other cloth manufacturing towns of England has been also ably expounded. The unhappy struggle in America has rained as it were a shower of gold in India and this Presidency in particular. Cotton has well nigh obtained the price of silk and our merchants and cultivators are being enriched with a rapidity and to an extent heretofore unknown. Peace happily reigns from one end of India to the other, and the country has entered upon a career of good Government and material prosperity, as well as of intellectual and moral progress which it is sincerely to be hoped, with the blessing of Divine Providence will not be interrupted. The political conjuncture which has poured and is still pouring so much wealth into this Presidency has at the same time, thrown thousands of operatives out of employment and has necessarily entailed much suffering upon the industrial classes in the North of England. Nor is it too much to say that the well being if not the very existence of whole families will depend on the prompt munificence with which relief is rendered. The people of England with that energy and generous feeling which characterize the Anglo Saxon race are largely contributing to the end we have in view. Notwithstanding, however, the praiseworthy efforts of many interested in the welfare of the nation, there is no doubt that the amount of distress is so great that large numbers will be wholly destitute. Unfortunately there appears to be no prospect of any steady improvement in this state of affairs for some months and the dire inclemency of a northern winter looms like a dark cloud in the distance. It is not without reason that the greatest anxiety is felt for the safety of so many families, thrown out of employment through no fault of their own. The artizans of England, the representatives of a Watt, an Arkwright, and I may add of a Peel, have peculiar claims not only on their countrymen and on us as at once brethren in race and fellow subjects of the same Glorious Queen, but on all to whom civilization and industrial development are dear, for the important benefit which their skill and their industry have secured and are still securing to mankind. Their handiwork has paved the way for the merchant, the missionary and the School-master. In the four quarters of the Globe, there is not probably one who does not participate in benefits arising from the skill of the operatives of Lancashire, Yorkshire and other counties of England. To clothe the world with fabrics at once so cheap and so beautiful, as England manufactures may be said to cover like charity half its shame. The unhappy victims in the American struggle who, to their credit be it stated, are bearing their distress with so much patience and resignation are now appalled by the reality of starvation in its grimmest aspect. Is there that claims to belong to the great brotherhood of mankind that can remain unmoved on an occasion like the present? Englishmen, I am assured, will come forward as is their wont, with promptitude and liberality. I am equally certain that the Parsee Community will not remain behind, nor need I appeal in vain to Hindus who look upon mankind as a common family, as creatures of the same God, to swell the tide of large hearted philanthropy. All that is expected is that out of plenty reaped quickly and unexpectedly with scant labor, the mercantile classes of Bombay and of other towns in this Presidency as well as all persons blessed with wealth will duly allow the feelings of compassion and benevolence implanted by the All-merciful Creator to fall like the dew of Heaven, in mitigation of human suffering. Charity, like mercy is twice blessed. It blesseth him that gives and him that takes. It is proper that my countrymen should regard the question from another point of view. Two years ago when millions of the people of this country were in the very "jaws of famine" in consequence of the widespread visitation in upper India, Englishmen, forgetting the animosity produced by the horrors, of the earlier scenes of the mutinies, became the munificent dispensers of aid to those stricken by famine in its fellest aspect. The tale of woe was wafted to the shores of England, and that country oblivious of the treason of the sepoy Army, was melted by compassion, in consideration of the famine-stricken misery of the multitudes of Hindustan. The eternal hour of my English name, be recorded, that the sum of 10 lacs of Rupees was supplied by the British Public for the relief of the immediate exigency, and a portion of this sum yet remains funded in view of the visitation which from time to time unhappily devastate vast provinces of India. I may be permitted here to testify to the nobility of purpose manifested by the British Public upon the memorable occasion of which I speak as it was my grateful duty to assist as joint Honorary Secretary in the raising of a large fund in Bombay in aid of the relief of the North-West Provinces and the Punjaub. That the splendid liberality of the English people has not been without a grand moral influence upon the minds of millions in this country, and that the balm of charity has tended to cicatrize olden wounds, delighted to bear witness. In the words of Humboldt, the one idea which history exhibits as ever more developing itself into greater distinctness is the idea of humanity, the noble endeavour to throw down all the barriers erected between men by prejudice and one sided views and by setting aside the distinctions of religion, country and colour, to treat the whole human race as one brotherhood, having one object the free development of the spiritual nature." Under any circumstances then and in any event, even if the sore emergency which evoked the munificence of the British Public had never arisen, it would be

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BENGAL.

(From the Bengal Hurkaru.)

The world has done injustice to woman when it ascribes to her the dominant love of scandal, and lays at her door the mischief that arises from it. In India, at any rate, the worst examples of this degrading vice are to be traced to what it is the fashion to term the "nobler animal." We would back a mess-room in this respect against any tea table extant, and match breakfast and dinner-tables of the army, against all the dowagers of Cheltenham and Bath. At one and the same moment Simla, Dinapore and Calcutta furnish their respective quotas of scandal, each of military origin, each involving to a certain extent the name of the highest officer in the service, each fraught with ruinous consequences to one or more of the parties concerned. We have never alluded in these columns to the first or the second, and if we briefly adverted to the third, it was on account of the large social interests concerned. But the case of Brigadier Burney, with which we propose now to deal, has swollen from the ignoble proportions of a private scandal, to the dimensions of a public wrong. It reveals not the weakness of a Brigadier, but the injustice and utter want of fair dealing on the part of a General, and a Commander-in-Chief. Were we not sure of all our facts, we should feel ourselves wholly precluded from laying the following narrative before the public:—

Brigadier Burney, after a service of more than forty years, recently found himself in command of the station of Dinapore. The freedom of manner, which belonged to the India of 1820, and to the soldier through all time, whose life has been passed in camp or garrison, may perhaps have influenced the tone of his intercourse with the society around him; but there appears to have been no complaint on that score until the occurrence at Dinapore of a certain Ball at which the Brigadier and the wife of Lieut. Colonel Willis, commanding H. M. 38th, were present. Nothing transpired that evening to cause the slightest feeling of annoyance, but the next morning, according to the usual Mofussil habit, the Brigadier recounted in a note to Mrs. Willis, his impression with regard to the party, and moralised upon crinolines and feminine fashions, after the manner of good old men in every age and clime. Being on terms of intimacy with the lady receiver of the note, and confidant of some of her little domestic plans, he mentioned that he would arrange for the appropriation, with her consent, of a couple of rooms in the house which she occupied to serve as an office. Now there was surely nothing in all this to disturb the peace of mind of husbands and wives, horse foot and artillery in Dinapore, but unluckily, the fair receiver of the note showed it to the lady with whom she was staying, her husband, Colonel Willis, being absent at Darjeeling. That lady amongst other names given to her at the font, had obtained that of *Magdalene*, and the Brigadier, essaying a joke of the feeblest and most respectable kind, "wondered whether she was at all related to a certain," &c. &c. Other ladies in time, heard that the Brigadier considered their dresses too short at the bottom, and not high enough at the top, and in fine, the veteran lost in an instant whatever popularity he had and was voted a public enemy by acclamation. Of the fearful mischief which had been wrought, the Brigadier was soon made conscious. Mrs. Willis had replied to his note in the usual friendly style, but that same evening, Colonel Gordon, the husband of the lady, called *Mesdames*, together with Adjutant Eyre of the 38th, called upon the Brigadier, and in the name of Mrs. Willis, and in their own persons, as friends of her husband, they exacted from him a promise that he would not write to her again. The manner of Colonel Gordon on this occasion, was, perhaps a little "dictatorial," a phrase which has been held to imply that his tone ought to have been resented. Lieutenant Eyre took a part in the discussion and though Colonel Gordon says he used no opprobrious words, he is declared to have contradicted the Brigadier. Mrs. Willis it was said was highly indignant at his conduct, and her friends requested that her note in reply to his censorious epistle might be given up to them. One can fancy the Brigadier protesting, and foaming, and supplicating in turns, when thoroughly made aware of the result of his unlucky critique on the fashions. He was naturally loath to have a lady's name mixed up with his own in so wretched an affair, and hastened to express his regret if he had said anything in the slightest degree offensive to Mrs. Willis. An earnest apology was also sent to Colonel Willis at Darjeeling. On the 6th March, the latter acknowledged from Darjeeling the receipt of two letters, original and duplicate, adding the sulphurous sentence, "Colonel Willis proposes replying to them *in person* shortly."

A few days after the visit alluded to, cold looks and averted faces heralded the storm about to burst. Brigadier was accused of having circulated a report to the effect that Mrs. Willis was unseemly dressed at the Ball, and that he had not only remonstrated with her on the subject, but that the letter he had written to her was to that effect. The rumour was brought to his notice by Mr. Eyre, who called at this time alone at his house, as the friend of Mrs. Willis, and was received indignantly as may well be supposed. The Brigadier naturally thought that the advocacy of that lady's cause might very well rest with Colonel Gordon, and he was not backward in shewing his sense of what might be looked upon as a social impertinence.

The Ball took place on the 16th Feb., the reply of Colonel Willis to the letter of apology is dated as we have seen on the 6th of the following month, and nothing more was said upon the subject, until copy of a letter from the officiating Adjutant General of the army, headed "*confidential*," and dated "Simla, June 7th," addressed to the Major General commanding the Benares division, was communicated to Brigadier Burney. In this epistle, the writer was directed by the Commander-in-Chief to state, "that the proofs of Brigadier Burney's disgraceful conduct to Mrs. Willis, and of his having submitted to threats of corporal punishment from an officer under his command, without taking any steps to clear his honor, are so clear, that his Excellency empowers you to call upon that officer to send in his resignation of his office.

"But," it was added, "should Brigadier Burney declare deliberately, that he is able to free himself of the charges brought against him by Lieutenant Colonel F. A. Willis, C. B., and supported by Lieutenant Colonel Gordon and Lieutenant and Adjutant P. H. Eyre, 38th Regiment, then you will inform him that the Commander-in-Chief will cause a searching inquiry to be made in the matter by a superior officer whom he will name, but in this case, it will remain with the Commander-in-Chief to judge whether he shall be brought to a court martial."

It may well be imagined, that this missive bewildered as well as shocked the officer to whom it referred. In a lengthy and thoroughly respectful reply he urged the hardship of the alternatives which were laid before him. Wherein had his conduct been disgraceful? He had written to a married lady, intending to enjoy, in a note, in which he took occasion to comment upon what he thought was an unbecoming style of dress indulged in by certain ladies of their mutual acquaintance. This might be indiscreet but was surely not "disgraceful conduct?" Mrs. Willis did not think it even reprehensible, for she replied in her usually kind and familiar style; and then as regarded her husband, and the assertion that he had submitted to threats of corporal punishment as his hands, how could the announcement of Colonel Willis from Darjeeling, that he would answer him in person, be construed as a threat of that description? He had submitted to no degradation at the hands of that officer, for those provoking words he had avoided Dinapore two months, willing to give him any kind of satisfaction he chose to demand. Colonel Willis had taken what must be considered an unfair advantage of him, in sending in charges which he had had no opportunity even of seeing, and looking at all the facts of his position—taking into account that he had kept no copy of his letter to Mrs. Willis—and was therefore unable to defend himself properly,—and that he dreaded the mixing up of a lady's name with his own in a public inquiry, he begged the Commander-in-Chief to spare him the contemplated indignity, and allow him to retain his command until October, when he intended to apply for a furlough to Europe. He had suffered enough if he be granted for ventilating his old fashioned notions about short petticoats, and low necked dresses, and might have been spared further punishment.

But such was not to be. A demand for a "categorical reply" to the proffered alternative of resignation or enquiry, was made on the 29th June, and replied to by the Brigadier in the strain of his previous letter. He avowed his willingness to submit to enquiry, but requested that the name of Mrs. Willis should be kept in the back-ground, and solicited a personal interview with the Commander-in-Chief with a view to offer the fullest explanation of his conduct. He brought to the notice of His Excellency, that Sir Charles Napier, when at the head of the army in India, always gave a willing ear to such explanations, which saved time and furthered the ends of justice. On the 11th July, still no answer, but instead, a whisper hissed in his ear under previous pledges of secrecy, that he had been convicted of cowardice; he, the soldier of forty-three years standing—who had followed Nott through Afghanistan, and had fought at Sobraon! Whilst, renouncing his leave of absence, he was staying at Dinapore, for the offended Colonel Willis, who never came to carry out his apparent threat, that officer had invited his Adjutant to Darjeeling, from whence they forwarded statements to the Commander-in-Chief, the General Commanding the command of the Division at Benares; the one complaining of the insult offered to his wife, the other asserting that he had threatened Brigadier Burney with corporal punishment. Colonel Gordon had also recounted what took place at the interview of which we have previously spoken, and all the three documents were laid before his Excellency in due season.

It is believed by many to be a foolish deference to an abstract principle, which compels a gentleman who wants to get his servant punished at the police office, to attend and rebut what the culprit has to say in his defence. But not merely does the current of popular prejudice run in that direction, but the whole course of legislation, for centuries past, has tended to strengthen and confirm it. You cannot even get a bullock driver fined for cruelty without the fellow has had a hearing. But in this case, Sir Hugh Rose tries, judges, condemns, and passes sentence, without permitting the accused even to know in what his offence consists. A young Lieutenant towards a senior accusation of cowardice against his commanding officer, and Sir Hugh Rose adopts it as a proved charge. Without giving the faintest clue as to the origin of the impeachment, he punishes and stigmatises a soldier whose first commission bears an earlier date than his own;—brands with worse than the mark of Cain, a brow that has looked in the face of danger, as often as his own dauntless visage, and does all this with such an air of propriety, that we are forced to conclude that "it is a way he has got!" Otherwise, as Sir Hugh Rose has a literary turn, it must have struck him as being grotesque in the extreme, to tell an officer that the proofs of his misconduct are so clear that he must resign his command,—then, to say in the same letter, that if he desires deliberately that he can free himself of the charges brought against him, as a matter of course will be enquired into—but to stop short of telling him when! The accuser him of cowardice, and when the disgrace was incurred! Who on earth but the Commander-in-Chief of a British army could be a leader only unjust, and not "officers and gentlemen" will ever help him?

And what of Brigadier Burney next, it will be asked? Well, he has been shot savage tears such as the heart did his for rare occasions, but he also wrote a letter for submission to the Commander-in-Chief the instant the names of the accuser and the nature of his statement were declared, and this time declared, not only the strictest inquiry into his own conduct, but that Lieutenant Eyre should be made to stand the legitimate consequences of the course he had taken. This letter was despatched on the 12th of July, but met with the fate that had attended the two previous applications to the Commander-in-Chief—no answer. A new turn was given to the aspect of affairs, however, at this date, by the Brigadier's receipt of an official letter from Assistant Surgeon Wright of the 38th regiment, in which that officer said, that Lieutenant Eyre, when talking with him in the Hospital Compound some three or four months previously, desired him to tell the Brigadier, "that if ever he heard that he had spoken of Mrs. Willis again, with regard to the letter adverted to, he would drag him out of his carriage on the Mall, and horsewhip him on the spot." Mr. Wright said "he had not mentioned the threat before, as he concluded that Lieutenant Eyre could not be in earnest."

Lieutenant Eyre returned from Darjeeling on the 28th July, and now for the first time Brigadier Burney felt that it lay with himself to vindicate his honor. The instant Mr. Eyre was reported, he ordered him to be placed in arrest, intending to have him tried on the charge of sending the above message, when of course the whole matter must have been inquired into. Mr. Eyre remained in military duress that evening, but the next morning he was released by General Campbell, directly that officer arrived from Benares. Brigadier Burney was sent for in the afternoon to the General's quarters, and the statements of Colonel Gordon and Lieutenant Eyre, were then communicated to him, *viva voce*, for the first time. He asked if he might have copies of the statements made against him, but was answered in the negative, and again asked to resign, but not, as has been asserted, under threat of being brought to a court martial. For the third time he refused, but next day wisely succumbed, intending to find, if possible, a remedy.

We have given to this case much more space than is usually devoted to articles in our leading columns, and still feel that it suffers by abridgment. Apart from the treatment experienced by Brigadier Burney, the narrative is interesting as showing the internal discipline of the army in India. One has heard of warriors who obey General Outhellan, abusing their officers as "Sons of Sheitan and Skedaddlers," but it is only in the force commanded by Sir Hugh Rose, that a subaltern can boast, that he has threatened an officer, the second in command of a division, with corporal punishment, and had him turned out of his appointment in consequence. We commend Mr. Eyre to the admiration of Society and the notice of the Governor General.

MR. LAING AND THE CASH BALANCES.

(From the Hurkaru, September 6.)

One of the principal results of the quarrel forced upon Mr. Laing by Sir Charles Wood has been the conviction brought home to the understanding of every man interested in India, of the soundness and healthiness of its financial condition. From the question of a reduction of taxes, in the face of a large deficit, the point in dispute has been gradually narrowed to the insignificant proportions of the comparative excellence of a particular mode of keeping the State accounts. Sir Charles Wood, who at one period threatened to emancipate his fame from the arithmetical chains which have hitherto bound it, has only succeeded in rivetting them the firmer. He seemed as if he were about to save India from a great calamity, he has shewn that his continued presidency of the Indian Council is the greatest misfortune which can befall the country. His statesmanship has turned out the indulgence of a pique; and his pilotage has proved him more open to the influences of personal dislike, than to considerations of policy, or fidelity to his party. We shall not be altogether surprised if his feud with Mr. Laing, were to end in his being considered the Jonah of the Whigs. His family influence might probably command him a place, but not one in which he can swamp the Ministry at his will. Considering the reality of the Conservative reaction, and the need that party has of a good cry under which to attempt the conquest of the Treasury benches, the folly of the Indian Secretary in opening such a question as his general policy, must be manifest to the merest tyro. He is not satisfied with disregarding his partner's lead, but he must shew his adversary his own hand, and with a horrid attempt at wit expose the weakness of his friend. It is time that some definite and well concerted attempt should be made to let the people of England know the opinion entertained of him in the land where his folly becomes, when carried out, the worst of dangers. If England is not to lose India in the House of Commons, and if Her Majesty's Viceroy is not to become the powerless tool of a distant party functionary, every advantage should be taken of the present opportunity to free Her Majesty of a servant who is too lofty to speak in any but his own name, and too purblind to see the peril of crippling the man who wields the sceptre over 120,000,000 of Asiatics; with whom despotism is an instinct, and absolutism and tyranny a glorious tradition.

But the quarrel has had another and very different effect. It has raised a general spirit of curiosity as to the real nature of the Cash Balances, and men both here and in England, are exceedingly anxious to know the *bona-fide* extent to which these heads are at the disposal of the Indian Government. Since the departure of Mr. Laing, the signs of improvement and prosperity have been further and more strongly developed. But no one supposes that the increase of £2,000,000 in the Cash Balances in the same period, is absolutely an increase in the funds of the State. The Government would do itself and the public no mean service if it should publish some slight analysis of the Cash Balances, shewing how such of the £19,000,000, now in the hands of the Collectors, it could call its very own. Every one at all acquainted with the working of a collectorate, is aware of the multifarious nature of the sums which are represented by the amount in the Treasury. Besides the Regular Revenue collections, the strong room of the collectorate can boast of being the receptacle of various sums, the only difficulty being to determine their respective amounts. We have, 1st.—the surplus proceeds of sales of estates for the recovery of arrears of Revenue.

2nd. Proceeds of sales of estates in satisfaction of decrees of the Courts.

3rd. Deposits made by individuals on account of their alleged share in estates.

4th. The Cash Balances of the Civil, and Criminal Courts, and of those of the Military, Commissariat, and Public Works Departments.

All these put together would, we opine, amount to a very large share of the Cash Balances. At all events we call upon the Government to state their various amounts, and then both the Indian and English public will be able to form an opinion as to the sum really at the disposal of the Government for such contingencies as an internal outbreak, or an external attack. The Cash Balances have already led to quite sufficient misunderstanding of the real state of our monetary affairs, the Government therefore should lose no time in explaining their real character.

GRAVING DOCKS FOR KURRACHEE.

(From the Sindian, Sept. 3.)

On Saturday, the 30th of August, a large country vessel from Muscat arrived off this Port, in a leaky condition with the intention of coming in to repair, had there been any docks or a heaving down vessel available. She was duly boarded by the Pilot Establishment, and the captain when informed of the absence of docks, or other facilities to repair his disabled and leaky craft, immediately bore up for Bombay. Now this is not as it should be. A port like Kurrachee should contain every facility for the repairing of vessels—in a word, we require here at least one good graving dock of size large enough to take in a vessel of 300 feet in length. This is the third sailing vessel since the commencement of the year, that has left this Port, for the purpose of being docked and repaired in Bombay. The other vessels were the *Snowdrop*, Armstrong, and the *Maid of the Sea*, Stanwood. We may also confidently state that the vessels of the Bombay Steam Navigation Company and the Calcutta and Burmah Steam Navigation Company that have been docked since January last in Bombay, would all have been docked here, had we possessed docks to put them into. Several iron sailing vessels would also have docked for the purpose of cleaning and painting their bottoms, and there is little doubt, but that many lame ducks from Aden, which now proceed as a matter of course to Bombay to dock and repair, would prefer coming to this port for such purpose, as Kurrachee can at all times of the year, be easier and sooner reached from the Red Sea than Bombay, and it possesses also a better climate, the latter no mean advantage to the health of the Crew of a European or American vessel, who have of necessity to be accommodated on shore for some weeks, whilst their vessel is being repaired.

Kurrachee is admirably adapted for graving docks and as they are included in the Harbour improvement plans now being carried out under Mr. Price's superintendence, we trust that no considerations of false economy will interfere with the original designs, but that the graving docks, and all the other dock and basin accommodation will be completed as originally contemplated. We commend this subject to the especial care of the Chamber of Commerce, and are of the opinion that that body should lose no time in bringing at once before the Commissioner in Sind, the absolute necessity of graving docks, as well as the great benefit, they will prove to the port, and to the shipping that frequent the Indian Ocean.

Some of the benefits to the Shipping and Port will be these:—The repairing of vessels that have been aground is generally an expensive operation frequently involving an outlay of Rs. 10, to 20,000 in timber, copper, labor, &c. Now it is evidently an advantage to Kurrachee, that her citizens should have the profits arising from such transactions, rather than those of a neighbouring port. Shipowners too are much more willing to send their ships to Bombay than Kurrachee at present because they know there are no means of repair available here, and that in the event of accident their vessels will have to change ports to be put into a seaworthy condition; this entails both extra loss and risk on the shipowner and underwriter, port charges have to be paid in both ports, loss of time ensues, and there is always an extra premium demanded for navigating a damaged vessel from port to port. In consequence the rates of freight and insurance on ships and goods are generally higher to Kurrachee than to Bombay.

The great want of suitable docking accommodation to the eastward of the Cape of Good Hope is also another point to be considered. In Table Bay there are no docks or patent slips, ships have to be hove down:—in Simon's Bay we believe there is a patent slip, there is also a Naval Dockyard where ships can be hove down, but we believe no graving docks. In Mauritius there are patent slips and docks and heaving down hulks in abundance. But excepting Mauritius, which is one of the dearest places in the world for provisions, repairs and ships outfits of all descriptions—there is no other port in the Indian Ocean between the parallels of 20° S. and 25° N. and the meridians 39° E. to 74° E. besides our neighbour and rival Bombay,—say, over an extent of 5,000,000 square miles of ocean bounded by mostly inhospitable coasts—where a disabled ship can bear up for, in case of accidents, requiring repairs, with a certainty of getting done what she requires. Between Bombay again and Calcutta there are no ports having docking or repairing appliances, at all seasons and for ships of every class. We are not forgetful of Trincomallee where there is a Government dockyard, but we are of opinion there are no facilities for ships undergoing extensive repairs there, or else a survey committee at Point de Galle on the *Baltasara*, of which Lloyds Agent at Galle was a member, would not have deliberately recommended that vessel, bound from London to Kurrachee with a cargo of railway iron to proceed to Calcutta for repairs. Bombay itself is entirely behind the age in docking accommodation for ships, which we have known to wait there for 5 and 6 months for their turn to go into dock. Indeed, so far as the capital of Western India behind its requirements, that even now there is *no Bunder* where you can step out of a boat at dead low water on the springs dry foot. With the very large and yearly increasing trade to Aden and the Red Sea, both by steam and sailing vessel, and the absence of Docks throughout that seas, entire length, it becomes a matter of the utmost importance to mercantile interests, that Kurrachee, the nearest port to the Red Sea, and so eligible in all respects for a large docking establishment, should at once be provided with the same. There is a capital site for docks here, there are many artizans connected with the Indus Flotilla, the Government Harbour Works, and private establishments now ready to let their services, and above all the climate is more suitable in every respect for the European constitution than any other port in India. A well organized establishment consisting of a few skilled European foremen, engineers and fitters would be most probably formed at once here, if the Government would only build the Docks, which could doubtless be sold right out at once or leased to a private Company.

That the present is the right time to form docks here, whilst the Harbour Works Improvements are progressing seeing they form an integral part of the same, and that the required staff of skilled workmen and the materials are procurable, there can be no two opinions. We would, therefore, suggest, that the Chamber of Commerce should move in the right quarter at once, with their characteristic energy—and that every citizen of Kurrachee who feels an interest in the advancement and prosperity of the Port, should, individually do his utmost towards having the required docking accommodation afforded to the vessels that frequent this harbour. Such facilities afforded to shipping would speedily increase the arrival of vessels, would increase the trade of the port, and the wealth of the inhabitants, and would add a new branch of industry to our resources, by making it a complete naval depôt for repairs to steam and sailing vessels and steam machinery.

ENGLISH PRESS.

THE PERSONS WHO SHOULD INVEST, AND THE MONEY WHICH SHOULD BE INVESTED, IN FOREIGN LOANS.

(From the Economist, August 16.)

As we last week explained, we consider it exceedingly desirable that a considerable part of our spare English capital should just now be embarked in loans to foreign Governments. We do not want the money; money in the open market is 2 per cent., and has been less; and foreign Governments do want it. They allege, upon grounds more or less plausible, that they can employ it advantageously, and that they will repay it faithfully. If they do not obtain what they want during the present plethora, they will still less obtain it hereafter, when trade shall have happily revived and when we shall have but little to spare from our own natural and beneficial modes of employment. It is, therefore, with no view of depreciating the class of investments before us that we proceed to suggest certain restraining considerations which confine within rather narrow limits the number of persons who are able advantageously to invest in these securities, and also the amount of money which these persons can invest in that manner.

First. Only those who can form an intelligent and sound opinion upon the goodness of foreign loans should invest in foreign loans; and assuredly this class, though far more numerous than it once was in this country is still limited in number. We are not about to enjoin an impracticable study, or to exact an unattainable knowledge. We do not say, we do not hint that no one should lend any money to a foreign State until he has made himself acquainted with all its history, with all its present state, and conjectured everything which may hereafter happen to it. We might just as well lay down a canon never to discount a bill for any one the whole of whose life from birth to the present hour we did not really know. But what we do for a borrowing individual we must do likewise for a borrowing State. We must obtain a clear, distinct, and, if possible, sound judgment on the great question whether it is likely to pay or not. We must investigate in each case all the material circumstances which bear on this critical point. The general credit of the State or its comparative discredit will be important aids and guides in this inquiry, but they must not supersede it. Undue and excessive credit would never be dispelled if every one took on trust the credit which they found existing. And no attention whatever should be paid to the momentary premium at which now loans are for the moment quoted. Very unreasonable notions, very transitory opinions, occasionally very queasable practices now and then "run" these new investments "up" to a very high premium without the slightest real knowledge or producible solid argument. It is for each person, when he is asked to lend money to Venezuela, Peru, or Egypt, to ask himself: What, now, do I know of those countries? We fear many people ask their broker and not themselves. But if so, it is at their peril. A broker's business is to buy the stock you need; it is not a part of his business to choose it for you, nor does his trade give him any special assistance in judging of such matters. If you are considering whether you shall buy in the morning or in the afternoon,—whether you shall fix your limit at 88 or at 88¼,—your broker's judgment is the most valuable guide which you can secure. It is his business to know the particular precise condition of his own market from day to day with nice accuracy, and to know nothing else whatever. The constant watching of eighths of a point, and of momentary changes of price within the hour, has no tendency to cultivate the sort of knowledge which enable a man to say, on sufficient and sound reasons, whether a country which wishes to borrow is or is not a country to which we should lend. The answer to that inquiry must be grounded upon some knowledge of the country, and not upon any knowledge of the Stock Exchange. It is for each person when he lends to form his own opinion upon some real verified knowledge: after all, the money is *his* money, and unless he uses care and caution, that money will not be safe.

Secondly. Only those persons should invest in such securities as are sure that they will *watch* them while they hold them. A purchase of stock differs from the discount of a bill. At a certain day the bill is either paid or not paid; you cannot help having the one fact or the other brought before you. But so long as the interest upon a stock is paid with regularity, there is nothing ordinarily to call your attention very forcibly to the question whether you should still continue to hold it. The price rises at one time, and falls at another, but the holder is not always encouraged by the former or warned by the latter. But unless a continual watchfulness is given to the state and condition of such a country as Venezuela, who can say that money invested in Venezuelan securities is safe? The circumstances of a South American Republic often fluctuate so completely within a short space of time, that a very accurate acquaintance with what *was* may be a most inaccurate guide to that which is. With a country in a state of semi-decomposition like Turkey, the necessity for close watchfulness is very evident; and with such a State as Russia, in which political causes of immense force are now operating in complete obscurity, the expediency of watching is as certain as the difficulty of it. This primary necessity of continual watchfulness at once excludes from the foreign loan market many sorts of English money. It excludes at once all the funds belonging to trustees, even in exceptional cases where the deed of trust would permit a foreign investment. It is difficult to watch *one's own* money, but it is out of the question to watch other people's. No wise trustee, who knows the engrossing occupations and who duly anticipates the entire changes of life, will ever undertake to watch for others distant investments in remote countries. He would most probably do harm to those dependent upon him if he did undertake the obligation, for in nine cases out of ten he would not, and could not, perform it. Again, the same necessity renders it inadvisable that any part of bankers' reserves should be invested in foreign securities. The greater part of these reserves are excluded by a more obvious reason. Foreign stocks are rarely if ever convertible at once in a time of difficulty, and, therefore, are unsuitable for reserves which are expressly intended, if necessary, to be converted in a time of difficulty. But most bankers, after providing what they consider a sufficiency of immediately convertible assets, have at their disposal some surplus which they invest in securities of fair, but still not *invariable* saleability. Some of this surplus is occasionally invested in foreign stocks, but we think it is dangerous to do so. That investment will not be effectually watched. It will slumber in the list of securities. The banker is occupied with the current business of the day, and does not scrutinise the changes of price on the Stock Exchange minutely, and unless things of political changes at all. If any foreboding occurrence should suggest the consideration of the security, there would be a discussion on it in the partners' parlour or in the board room. There would be great difference of opinion, for questions of future foreign policy are never clear. The sanguine partner would say, "I think these things will rise": the undecided partner would hesitate; he would say, "I am sure I do not know what to" think": the procrastinating partner (a very influential person) would say, "I think the matter should be more *maturely* "considered." In the end, the security would be retained until the foreign State is bankrupt. Councils of war never fight and bank parlours are almost never prompt. Even for the individual man of business investing his own money it should be made a serious question before purchasing a foreign stock for the sake of a high interest, whether, being engaged as he is in his own daily business, he thinks he will watch it as heedfully as it is requisite.

Lastly. No one should invest in these foreign securities any money which is essentially necessary to the maintenance of his own essential position, or the position of those who are principally dependent upon him. After the best enquiry, after the most luxious watching, after the most intelligent and painstaking reflection, events will not unfrequently happen which no one would have thought of, and which scarcely any one would have thought worthy of attention if they had been suggested. Any one who predicted the insurrection for slavery in America,—the valour of the South,—the astounding but futile finance, the still more stupendous and yet more futile levies of the North,—would have been considered a maniac. The bonds of the Federal Government have fallen some 40 per cent. owing to causes which were beyond the pale of rational reflection and consideration. With such a warning under our eyes, we need not insist further that no one should export to distant countries money which is fundamentally necessary to his position and duties here.

THE COTTON SUPPLY.

(From the Economist, Aug. 16.)

We beg to direct particular attention to the series of letters from Mr. Money, of which that which follows is the first. He is of opinion that there are peculiar circumstances which prevent the usual action of the laws of political economy among the natives of India with respect to cotton; that there are also peculiar circumstances which prevent the action of these laws between the European buyer (where there is one) and the native seller; that the effect of these peculiar circumstances in both cases is to preclude our receiving an increased supply of cotton in conformity with the laws of supply and demand; that all these hindrances may be effectually removed by the due attention of our Government. These opinions are not those commonly entertained, nor are we responsible for their correctness, but they are founded on much knowledge and long study of the subject; and the industrial civilisation of India is so complicated and peculiar that any new and able discussion of it is very valuable, and is well worth, just now, a very careful and anxious attention.

To the Editor of the Economist.

Sir,—Your favourable notice of my book "Java, or How to Manage a Colony," emboldens me to ask the use of your columns to submit to my countrymen measures for the relief of the Lancashire distress analogous to the successful Dutch system in Java.

I must first of all, however, explain why the increased demand and price for cotton has not drawn a corresponding supply from India. The laws of political economy work through self-interest as invariably in India as elsewhere; but the present constitution of native society in the cotton districts opposes obstacles in self-interest to an enlarged area being put under cotton.

The chief cotton districts in the Bombay and Madras Presidencies are in the occupation of peasant cultivators who hold directly under Government. All over these districts are established small money lenders, called by different names in different parts of the country, and to whom the villagers are universally indebted. The Government, to avoid the insecurity and expense of collecting the rent from each of such millions of peasant cottiers, generally allows the cultivators in each village or town land to group themselves and to pay through some representative of the village. This representative is the local money lender, who guarantees to Government the payment of the rent when due.

The local money lender thus acquires great influence over the villagers, which, strengthened by their personal indebtedness to himself, is used to make his shop their only market for everything they have to sell, of course at such prices as he chooses to give.

Notwithstanding this apparent hard treatment of the villagers, these local money lenders are really a great blessing to the people, as, without them, there would be no market at all, and the money they introduce into the remoter districts is the only element of improvement and of the future realisation of capital these wide areas obtain.

The ignorance and narrow views, however, both of villagers and local money lenders, not only prevent their operating together for their mutual benefit, but set them in antagonistic positions. The money lender finds the rent to Government, the funds for the village ceremonies, and the means of buying the few things the villagers need beyond what they produce,—in short all the money requirements of the village. The villagers, who have nothing but their land and their labour, repay either in produce sold to the money lender, or in a certain proportion of the village land being cultivated for him and the crop delivered to him for sale for his own benefit.

The money lender, in strict accordance with the laws of political economy, tries to get the largest share possible of the village produce for the smallest money advance, or, in other words, to make the fixed market in which he buys the cheapest he can.

The villagers, however, with an equally keen eye to their own interests, try to make the smallest return in kind for the largest money advance, or, in other words, to make the fixed market in which they must sell the dearest they can.

This conflict of interest has generally led to a compromise.

The money lender advances yearly what may be called the constant yearly expenses:—the Government rent, the pay of the village servants, the funds for the general festivals and for the worship of the village idol, &c. These are looked on as the debts of the community, and, in repayment, the village cultivates for the money lender a *fixed area of land at a very inadequate fixed rate*, leaving him to make a larger or smaller profit from the produce as the price may be.

Besides this, every villager has his own private debt to the money lender, and it depends on the weight or lightness of that debt, as compared with the amount to the villager's land, how far he has to bend to exorbitant terms from the money lender, or how far he is able to command fair terms for himself.

These collective and separate difficulties are aggravated by the improvidence of the villagers, which makes them mostly dependent on advances for the means of producing next year's crop.

Thus, both collectively and individually, the villagers, are in an antagonistic position to the money lender, but tempered by a keen sense of the necessity of retaining the use of his capital, and therefore of allowing him enough profit from the village to make it worth his while to remain.

Neither side ever dreams of leading the other, by combining to produce larger profits to each from much smaller, but mutual self-interest. But each always tries to drive the other, by working any screw which may put the other off with most outlay and least return.

It depends on the degree to which the villagers individually are more or less dependent on or independent of the local money lender, whether each debtor only grows enough for the use of his own family and to pay the money lender on fair terms for his money advances, or whether the money lender is able to screw the debtor into producing much more to be sold to his creditor at a lower rate.

With regard to the collective indebtedness of the village to the money lender, and the common land consequently cultivated for him, the same feelings operate, but in a somewhat different manner. His yearly general money advance for rent, &c., is a fixed sum, and his return, therefore, is a fixed area cultivated for him at a fixed low rate.

The present high prices for cotton will lead the Bombay merchant who last year ordered 1,000 bales at 3d to order three or four times as much at double or treble prices. The corresponding orders, conveyed through the seven intermediaries between the English merchant and the village money lender, will still leave the latter higher prices for larger quantities. But the land to produce that cotton must be either the fixed area of the common land cultivated for him at a fixed low rate in return for his advances for rent, &c., or the land of some individual debtor. In the first case, the collective village will certainly not increase the area at the same low rate, for the money lender will already get a larger profit from that area on account of the high price of cotton. Nor will the money lender dream of raising the low fixed rate for a larger area, for, according to the native modes of thought, the natural and inevitable consequence would be the *increased rate* would thereupon for ever hereafter become the *fixed rate* which he must pay for the production of the crop out of which he is to recover his advances for rent, &c. He cannot, therefore, get more cotton from the village community, and must resort to the land of such individuals as are most in his power. These he may drive to reduce slightly the proportion of land devoted to cereals, &c., on which the food of the family depends, and thus to appropriate a somewhat larger proportion of that land to cotton for him, but always at the same inadequate price.

As this motive pressure operates only to a limited extent, and as it is in all cases counteracted by the urgent necessity of feeding the family, it can only cause an *infinitesimal increase* in the area of cotton production.

It would probably never occur to the money lender to suggest that the whole of the villagers should cultivate extra land with cotton and should work at that, in addition to the land ordinarily cultivated, he paying fairly for the cotton. This would seem to him a pure waste of power, and a sad throwing away on his part of profit. He argues that as many as are in his power he can make work for his profit, and as many as are independent of him will either demand the whole profit for themselves, or more probably, since all their immediate wants are provided for, will refuse to have extra work even for the whole profit.

In an advanced stage of civilisation the laws of political economy induce men to lead others by self-interests to increased exertions for their own benefit, as well as for the benefit of the employer.

In a backward state of society the same laws work equally, only the power they give is not allowed to waste; but, instead of being employed to lead, is used to drive others to increased exertion, not for their own, but for the driver's benefit.

It is because the cotton districts of India are in the driving, instead of the leading, stage of society, and yet, owing to the very existence of the English Government, the money lenders have not a sufficient driving power, that the demand and high price of cotton have not and will not cause a corresponding increase in the area put under cotton. In India we are in an *intermediate* position. We have neither the motive power of barbarism nor the motive power of civilisation.

This is the real political meaning of the now acknowledged fact, that unless European buyers go to the spot the natives will not grow more cotton than they want for the use of their own families, and than they are driven to grow for the money lender. The call for the European buyer on the spot is the instinctive desire of the village to introduce competition for his wares, and thus relieve himself from the monopoly of his local money lender, enforced by the combination of all the money lenders of the district, who, like keep each man's little circle of villages under his thumb.

The above reasons, Sir, seem to me to explain the anomaly of this year's Indian cotton supply not increasing that of last year, although the price was higher before last year's cotton was sown, and has constantly risen since. It seems also to show how without the introduction of European buyers on the spot the increase of produce from the Indian cotton districts must be both very small and very slow.

Somewhat better results may be ultimately produced by the high price in the districts of India which now grow cotton enough for themselves, and where peasants grow for the money lender cereals and cotton instead of cotton. If the continued high price of cotton cultivation and export more profitable than crops to which the land is now devoted, the price at Calcutta may gradually displace their existing machinery of subordinate agents for the purchase of cereals and oils seeds, and replace the same or another machinery for cotton. As soon as this is done, and large orders go down to the interior for cotton instead of oil seeds, a considerable increase of cotton cultivation may take place; but this, of course not be done until all chance of competition from America is destroyed.

To the students of political economy it is hardly necessary to say that there can be no foundation for the stories of millions of bales of cotton wasting in the interior of India for want of means of conveyance to the sea-coast. The peasants of India are far too poor to devote many millions of acres to the production of millions of bales, worth many millions of pounds sterling, without having secured a market for them. The Indian money lenders are far too keen to lock up money for the production of those bales except on previous orders from large native merchants. These large native merchants only give such large orders as are subordinate to the English merchant at the port, or where they see the almost certainty of large gains in the open market of some other part of India which does not grow its own cotton.

During the mutiny and following years of distress, some accumulations of cotton did take place; but, as was to be expected under these circumstances, it was not in the cotton-growing districts of India, but in the cotton-importing districts to which the large native merchants had sent cotton for sale, but in which the poverty of the people, caused by the mutiny and its consequences, prevented their buying for local consumption as much cotton as they had previously been accustomed to do. India, besides, is not an unknown land: our officials are scattered all over it; and in six weeks the Governor-General could get from his subordinates a return of every stored bale of cotton in the country.

The importance of improved means of transport cannot be exaggerated as one necessary ingredient to the future competition of Indian with American cotton at low prices; but the transit of goods is a mere question of price, and the present prices no doubt have swept the whole country of every bale to be bought; since even last year's prices had cleared out all the known depots where the distress caused by the mutiny and the low price of Indian cotton in England for some previous years had caused the accumulation of several thousand bales.

The delusion probably arises from the fact that the cotton clothing of 180 millions of people must, at the lowest estimate, amount to what, if brought together, would make some millions of bales. But this is grown by each family planting a few bushes in their garden, and the women weaving up the few pounds of cotton thus produced for family use. This cotton thus distributed never, therefore, goes into the market though its aggregate, no doubt, must come to some millions of bales. It is doubtful whether any price would induce the ryots of India to sell this family cotton for export, as, in most cases, the nearest substitute in piece goods is some hundred miles off. But it is certain that no profit would repay the cost of collecting this family cotton from door to door, ever in the most thickly-peopled districts, since he must indeed be a clever and persuasive agent who, otherwise than by force, could induce each family's consultation on the subject of selling it to last less than a day or two.

In all discussions on the supply of Indian cotton, we must therefore, put aside this element, and consider only the cotton grown for sale, and the amount of which, at anything like present prices, can only exceed the amount exported by the quantity taken for the local use of those parts of India which do not grow their own cotton.

Having shown the obstacles in the state of native society which prevent the free and beneficial action of the laws of political economy as among themselves, I shall, in other letters, show the obstacles which work in the same direction as between the native growers and European buyers on the spot, and what means are required for the removal of these obstacles, and for giving the laws of political economy the free action and extension necessary to produce the large results required for the present relief